

Table 3443. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

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)	16,248	618	330	524	1,293	1,294	1,237	2,296	8,655
Consumer unit characteristics:									
Income before taxes	\$95,173	\$4,957	\$13,048	\$17,609	\$25,352	\$34,943	\$44,758	\$59,417	\$145,573
Income after taxes	82,928	5,550	16,394	22,605	30,743	38,489	45,543	57,067	121,289
Age of reference person	42.5	37.8	39.4	37.0	40.8	41.6	40.2	42.3	44.1
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	1.9	1.8	2.0	1.8	1.6	1.6	1.5	1.4
Adults 65 and older1	1.1	1.1	1.1	.1	.1	.1	.2	.1
Earners	1.9	.9	1.0	1.1	1.3	1.5	1.8	2.0	2.3
Vehicles	2.3	1.3	1.2	1.1	1.4	1.7	2.0	2.3	2.8
Percent distribution:									
Reference person:									
Men	45	32	19	26	33	41	43	41	52
Women	55	68	81	74	67	59	57	59	48
Housing tenure:									
Homeowner	66	29	26	26	35	43	55	63	83
With mortgage	51	15	19	10	20	29	43	46	68
Without mortgage	15	13	6	16	16	14	12	17	15
Renter	34	71	74	74	65	57	45	37	17
Race of reference person:									
Black or African-American	11	23	22	23	21	18	10	9	8
White, Asian, and all other races	89	77	78	77	79	82	90	91	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	20	27	33	28	36	30	35	23	11
Not Hispanic or Latino	80	73	67	72	64	70	65	77	89
Education of reference person:									
Elementary (1-8)	3	5	11	6	10	6	4	3	1
High school (9-12)	31	54	49	57	58	48	41	37	18
College	65	41	40	35	32	46	54	60	80
Never attended and other	(²)	1	(²)	1	1	(²)	1	(²)	(²)
At least one vehicle owned or leased	94	77	74	73	86	94	94	96	98
Average annual expenditures	\$73,315	\$33,958	\$31,100	\$30,849	\$34,369	\$41,849	\$47,770	\$55,694	\$99,003
Food	9,707	6,201	5,818	6,736	6,222	6,622	6,745	7,568	12,193
Food at home	5,694	4,490	4,429	4,909	4,461	4,476	4,463	4,543	6,707
Cereals and bakery products	761	540	757	647	512	592	581	587	911
Cereals and cereal products	265	206	336	267	202	225	201	199	307
Bakery products	495	334	420	380	310	367	380	388	604
Meats, poultry, fish, and eggs	1,297	1,280	982	1,187	1,342	1,103	1,130	1,062	1,434
Beef	341	324	268	299	549	243	358	282	352
Pork	240	300	160	200	238	201	198	190	269
Other meats	193	127	109	177	129	195	135	139	232
Poultry	264	277	278	279	237	245	237	219	284
Fish and seafood	177	166	¹ 109	156	105	144	125	149	211
Eggs	82	86	59	76	83	76	76	83	85
Dairy products	617	449	403	485	433	462	497	492	742
Fresh milk and cream	215	154	186	208	166	147	194	184	249
Other dairy products	401	295	217	278	268	315	302	309	493
Fruits and vegetables	1,090	887	750	1,061	705	828	827	865	1,307
Fresh fruits	417	303	216	402	229	317	301	337	511
Fresh vegetables	338	287	271	327	231	272	267	264	398
Processed fruits	149	130	71	132	101	100	128	126	178
Processed vegetables	186	168	192	200	144	138	132	138	220
Other food at home	1,931	1,333	1,536	1,528	1,468	1,492	1,428	1,537	2,314
Sugar and other sweets	184	154	169	155	123	153	125	142	220
Fats and oils	152	109	152	159	115	141	125	120	174
Miscellaneous foods	1,018	642	756	761	738	692	768	805	1,245
Nonalcoholic beverages	509	414	451	446	468	466	380	435	572
Food prepared by consumer unit on out-of-town trips	67	¹ 14	¹ 8	¹ 7	¹ 24	40	¹ 30	34	102

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, 2014-2015 — 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	4,013	1,712	1,389	1,828	1,761	2,146	2,282	3,024	5,486
Alcoholic beverages	519	216	¹ 115	¹ 160	160	210	241	307	767
Housing	23,650	12,939	12,927	13,022	13,220	15,290	16,085	18,175	30,785
Shelter	13,512	7,946	7,673	7,255	7,372	8,369	8,832	10,147	17,758
Owned dwellings	8,702	1,901	1,470	1,287	1,895	2,938	4,102	5,458	13,308
Mortgage interest and charges	4,940	¹ 933	¹ 843	¹ 474	1,057	1,685	2,487	3,168	7,540
Property taxes	2,436	491	439	524	565	752	958	1,366	3,794
Maintenance, repairs, insurance, other expenses	1,325	477	¹ 188	289	273	501	657	924	1,974
Rented dwellings	4,000	5,967	5,797	5,906	5,348	5,237	4,572	4,426	3,095
Other lodging	810	¹ 78	¹ 406	¹ 61	¹ 129	194	158	263	1,355
Utilities, fuels, and public services	5,005	3,111	3,312	3,491	3,683	4,113	4,293	4,692	5,811
Natural gas	523	285	276	433	325	375	363	450	648
Electricity	1,859	1,410	1,565	1,544	1,552	1,639	1,703	1,764	2,048
Fuel oil and other fuels	137	¹ 21	¹ 38	¹ 49	¹ 62	¹ 88	¹ 92	138	179
Telephone services	1,793	1,032	1,164	1,083	1,295	1,484	1,545	1,726	2,089
Residential phone service, VOIP, and phone cards	356	235	171	261	249	291	218	326	430
Cellular phone service	1,437	798	993	822	1,046	1,192	1,326	1,400	1,658
Water and other public services	693	362	269	382	449	527	590	615	847
Household operations	2,201	615	453	489	692	822	1,124	1,333	3,301
Personal services	1,163	¹ 198	¹ 144	¹ 122	266	323	575	651	1,813
Other household expenses	1,038	417	309	367	427	499	549	682	1,487
Housekeeping supplies	792	348	487	624	446	588	670	674	962
Laundry and cleaning supplies	208	89	100	248	138	176	268	174	230
Other household products	437	214	215	278	208	342	320	393	539
Postage and stationery	147	¹ 44	¹ 173	98	101	71	83	107	192
Household furnishings and equipment	2,140	919	1,002	1,163	1,028	1,397	1,165	1,329	2,953
Household textiles	139	¹ 17	¹ 150	¹ 80	105	106	60	64	190
Furniture	591	383	297	347	241	357	413	412	792
Floor coverings	17	¹ 8	¹ 4	¹ 5	¹ 2	¹ 4	¹ 26	6	24
Major appliances	303	189	¹ 156	121	107	190	149	219	419
Small appliances, miscellaneous housewares	116	¹ 83	¹ 24	117	59	71	65	96	150
Miscellaneous household equipment	974	239	369	494	513	670	452	531	1,377
Apparel and services	3,043	1,771	1,577	1,621	1,421	1,841	1,696	1,803	4,198
Men and boys	671	615	365	370	337	439	383	447	890
Men, 16 and over	430	¹ 507	¹ 177	¹ 171	163	232	218	265	596
Boys, 2 to 15	241	108	188	200	174	207	165	182	294
Women and girls	1,025	641	665	573	480	594	516	594	1,419
Women, 16 and over	765	481	360	387	314	429	359	428	1,084
Girls, 2 to 15	260	160	305	186	166	165	157	166	335
Children under 2	176	¹ 56	¹ 74	¹ 309	¹ 89	214	¹ 143	158	194
Footwear	618	¹ 340	¹ 396	219	311	361	347	425	838
Other apparel products and services	553	120	76	150	203	234	307	179	857
Transportation	13,114	5,453	4,775	3,652	5,770	7,754	11,161	12,605	16,833
Vehicle purchases (net outlay)	5,574	¹ 1,624	¹ 1,658	¹ 613	1,644	2,817	5,524	5,914	7,222
Cars and trucks, new	2,457	(³)	(³)	(³)	¹ 401	¹ 718	¹ 2,008	1,858	3,666
Cars and trucks, used	3,007	1,624	¹ 1,658	¹ 613	1,243	2,099	3,389	3,958	3,395
Other vehicles	109	(³)	(³)	(³)	(³)	(³)	¹ 127	¹ 98	161
Gasoline and motor oil	3,219	1,889	1,976	1,602	2,172	2,596	2,730	3,079	3,816
Other vehicle expenses	3,594	1,751	1,025	1,132	1,738	2,060	2,583	3,264	4,679
Vehicle finance charges	341	128	¹ 105	195	126	224	294	346	436
Maintenance and repairs	1,034	355	453	482	551	766	706	902	1,331
Vehicle insurance	1,407	¹ 332	¹ 223	¹ 356	¹ 804	¹ 677	¹ 1,239	1,544	1,748
Vehicle rental, leases, licenses, and other charges	812	937	244	199	257	393	344	472	1,164
Public and other transportation	727	189	¹ 115	305	216	281	325	347	1,117
Healthcare	4,895	1,647	1,181	1,192	1,649	2,493	2,787	4,072	6,853
Health insurance	3,356	1,206	881	703	1,166	1,707	1,889	2,789	4,698
Medical services	952	248	¹ 117	208	217	428	527	768	1,377
Drugs	439	141	¹ 149	229	210	290	286	400	569
Medical supplies	148	¹ 52	¹ 34	¹ 51	55	67	84	115	208
Entertainment	3,551	1,895	1,379	1,322	1,839	1,908	2,059	2,283	4,939
Fees and admissions	1,144	334	¹ 130	191	179	235	290	421	1,889
Audio and visual equipment and services	1,266	787	741	803	1,097	1,091	933	1,093	1,498

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, 2014-2015 — Continued

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Pets, toys, hobbies, and playground equipment	713	618	¹ 189	281	410	365	547	592	919
Pets	494	432	¹ 79	162	253	243	375	413	647
Toys, hobbies, and playground equipment	219	¹ 186	¹ 110	¹ 118	¹ 157	¹ 122	¹ 172	179	272
Other entertainment supplies, equipment, and services	427	¹ 156	¹ 320	¹ 47	153	217	289	177	633
Personal care products and services	883	400	461	462	507	527	535	602	1,189
Reading	119	¹ 14	¹ 38	¹ 42	¹ 47	113	47	70	169
Education	1,903	890	1,123	488	623	875	846	688	2,910
Tobacco products and smoking supplies	405	454	430	412	467	576	475	451	344
Miscellaneous	1,008	¹ 1,481	¹ 82	271	271	493	664	601	1,398
Cash contributions	1,552	352	481	393	532	480	858	1,027	2,299
Personal insurance and pensions	8,967	244	714	1,077	1,639	2,667	3,571	5,443	14,125
Life and other personal insurance	434	¹ 57	¹ 39	¹ 47	70	106	195	205	699
Pensions and Social Security	8,532	187	675	1,029	1,568	2,561	3,377	5,238	13,426
Sources of income and personal taxes:									
Money income before taxes	\$95,173	\$4,957	\$13,048	\$17,609	\$25,352	\$34,943	\$44,758	\$59,417	\$145,573
Wages and salaries	83,132	1,905	6,861	10,409	17,595	27,644	38,729	51,822	128,986
Self-employment income	6,210	¹ 70	¹ 317	¹ 644	1,019	1,390	1,547	2,695	10,316
Social Security, private and government retirement	2,847	¹ 325	¹ 1,789	2,313	3,427	3,325	2,440	3,257	2,892
Interest, dividends, rental income, other property income	1,365	¹ 9	¹ 8	¹ 74	¹ 70	¹ 143	¹ 93	261	2,442
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	794	2,042	2,662	3,201	2,535	1,799	1,016	374	157
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	539	¹ 265	¹ 793	¹ 442	463	¹ 409	691	683	526
Other income	286	¹ 482	¹ 618	¹ 527	¹ 243	¹ 233	¹ 242	¹ 326	255
Personal taxes (contains some imputed values)	12,245	-593	-3,346	-4,996	-5,391	-3,547	-785	2,350	24,284
Federal income taxes	9,383	-459	-3,223	-4,689	-5,268	-3,794	-1,347	1,243	19,270
State and local income taxes	2,810	-139	¹ 131	-324	-142	139	474	1,067	4,959
Other taxes	52	¹ 6	¹ 8	¹ 17	¹ 19	¹ 108	¹ 88	¹ 40	54
Income after taxes	82,928	5,550	16,394	22,605	30,743	38,489	45,543	57,067	121,289
Addenda:									
Net change in total assets and liabilities	\$7,258	-\$1,492	\$242	\$1,343	-\$3,362	\$3,312	\$485	\$2,466	\$14,067
Net change in total assets	21,403	-627	503	1,274	645	7,475	3,961	13,159	34,855
Net change in total liabilities	14,145	16,865	261	-69	4,007	4,163	3,476	10,694	20,788
Other financial information:									
Other money receipts	858	¹ 565	¹ 792	¹ 173	¹ 150	¹ 598	¹ 639	¹ 423	1,214
Mortgage principal paid on owned property	-2,638	-879	¹ 684	¹ 204	-557	-911	-1,243	-1,649	-4,017
Estimated market value of owned home	202,439	85,722	¹ 30,880	35,987	55,883	65,332	91,276	118,265	308,007
Estimated monthly rental value of owned home	1,107	331	¹ 217	297	366	443	592	767	1,619
Gifts of goods and services, total	1,134	302	347	524	324	1,000	529	409	1,675
Food	83	¹ 35	¹ 15	¹ 28	¹ 12	46	57	64	117
Alcoholic beverages	10	(³)	(³)	(³)	(²)	¹ 1	¹ 1	(²)	19
Housing	184	¹ 78	¹ 222	¹ 95	¹ 11	¹ 64	¹ 68	¹ 86	245
Housekeeping supplies	23	(³)	¹ 25	¹ 11	¹ 15	¹ 19	¹ 22	¹ 13	29
Household textiles	¹ 9	(³)	(³)	(³)	¹ 1	(³)	(³)	¹ 2	¹ 17
Appliances and miscellaneous housewares	12	¹ 26	(³)	(³)	(³)	(³)	¹ 1	¹ 2	20
Major appliances	6	¹ 26	(³)	(³)	(³)	(³)	(³)	(³)	10
Small appliances and miscellaneous housewares	6	(³)	(³)	(³)	(³)	(³)	¹ 1	¹ 2	11
Miscellaneous household equipment	45	(³)	(³)	(²)	¹ 8	¹ 30	¹ 27	¹ 35	65

See footnotes at end of table.

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Other housing	95	152	1197	1184	187	1115	118	135	115
Apparel and services	351	1184	173	1196	149	155	253	98	539
Males, 2 and over	48	1118	132	143	165	111	128	11	63
Females, 2 and over	67	148	114	181	146	17	150	42	91
Children under 2	53	(3)	127	169	114	135	142	123	73
Other apparel products and services	184	117	(3)	13	124	13	1134	122	312
Jewelry and watches	165	14	(3)	(3)	(3)	(3)	1130	16	1287
All other apparel products and services ...	19	113	(3)	13	124	13	13	116	25
Transportation	116	13	(3)	16	7	320	100	12	150
Healthcare	9	(3)	(3)	(3)	11	11	12	12	16
Entertainment	86	(2)	19	138	131	123	137	163	127
Toys, games, arts and crafts, and tricycles	34	(3)	19	138	125	12	115	147	42
Other entertainment	52	(2)	(3)	11	15	121	122	116	85
Personal care products and services	8	(3)	128	114	13	14	11	11	10
Reading	5	(3)	(3)	17	(2)	11	(2)	12	7
Education	236	(3)	(3)	(3)	14	1348	15	16	389
All other gifts	45	12	(3)	129	15	37	14	74	56

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, August, 2016