

Table 3443. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

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)	16,176	689	413	524	1,315	1,370	1,345	2,382	8,139
Consumer unit characteristics:									
Income before taxes	\$91,415	\$4,583	\$12,936	\$17,807	\$24,981	\$34,929	\$44,761	\$59,434	\$144,798
Income after taxes	80,310	5,219	15,678	22,632	29,951	38,106	45,090	57,086	121,517
Age of reference person	42.2	38.1	38.9	36.8	40.8	41.4	40.4	42.5	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	1.9	1.7	1.9	1.7	1.6	1.6	1.4	1.4
Adults 65 and older1	1.1	1.1	1.1	.2	.1	.1	.2	.1
Earners	1.9	.8	1.0	1.1	1.4	1.5	1.8	2.0	2.3
Vehicles	2.3	1.3	1.2	1.2	1.5	1.8	2.0	2.3	2.8
Percent distribution:									
Reference person:									
Men	45	33	22	29	33	42	45	41	52
Women	55	67	78	71	67	58	55	59	48
Housing tenure:									
Homeowner	67	29	30	26	37	45	53	66	85
With mortgage	52	16	16	11	22	31	40	50	71
Without mortgage	14	13	14	15	15	14	13	16	14
Renter	33	71	70	74	63	55	47	34	15
Race of reference person:									
Black or African-American	11	23	22	17	18	18	10	11	7
White, Asian, and all other races	89	77	78	83	82	82	90	89	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	19	32	37	34	36	31	30	20	10
Not Hispanic or Latino	81	68	63	66	64	69	70	80	90
Education of reference person:									
Elementary (1-8)	5	10	13	13	9	10	7	6	2
High school (9-12)	30	54	45	47	55	43	41	35	17
College	64	36	40	40	35	47	51	58	81
Never attended and other	(²)	1	1	(²)	(²)	(²)	1	(²)	(³)
At least one vehicle owned or leased	93	76	70	68	87	92	95	96	98
Average annual expenditures	\$69,860	\$30,219	\$27,975	\$30,388	\$36,159	\$42,012	\$45,188	\$54,176	\$96,214
Food	9,615	5,892	5,337	5,985	7,554	7,021	7,037	7,959	11,866
Food at home	5,779	4,133	4,146	4,789	5,205	4,490	4,742	5,033	6,674
Cereals and bakery products	801	490	654	655	619	607	654	684	947
Cereals and cereal products	273	177	230	284	234	251	213	221	312
Bakery products	528	312	423	370	385	356	440	463	635
Meats, poultry, fish, and eggs	1,279	1,004	1,004	1,144	1,549	1,081	1,133	1,147	1,374
Beef	337	213	309	303	616	263	286	314	339
Pork	246	186	192	179	258	246	205	198	275
Other meats	182	123	109	182	144	115	151	162	215
Poultry	254	246	237	215	277	254	257	227	263
Fish and seafood	183	158	192	197	172	137	165	164	205
Eggs	76	78	65	69	83	66	70	82	78
Dairy products	616	441	400	452	467	431	521	534	735
Fresh milk and cream	222	158	183	191	188	150	214	213	249
Other dairy products	394	283	217	261	278	281	307	320	486
Fruits and vegetables	1,085	788	748	966	883	823	962	909	1,262
Fresh fruits	406	256	244	309	293	306	355	335	487
Fresh vegetables	322	233	246	335	267	248	283	269	369
Processed fruits	167	132	106	128	150	123	152	151	191
Processed vegetables	190	167	152	194	173	145	172	154	215
Other food at home	1,998	1,410	1,341	1,572	1,687	1,549	1,473	1,760	2,356
Sugar and other sweets	197	114	132	150	156	150	137	159	240
Fats and oils	167	123	133	181	173	162	130	138	184
Miscellaneous foods	1,049	732	612	792	825	756	748	905	1,267
Nonalcoholic beverages	530	431	460	437	520	446	428	524	577
Food prepared by consumer unit on out-of-town trips	57	110	14	113	112	134	130	33	88

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, 2013-2014 — 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	3,836	1,759	1,190	1,196	2,349	2,530	2,295	2,925	5,192
Alcoholic beverages	496	359	¹ 84	¹ 139	102	286	234	357	714
Housing	22,857	11,856	11,272	12,515	13,386	15,189	15,782	18,076	30,373
Shelter	13,132	6,999	6,701	7,146	7,470	8,711	8,924	10,102	17,603
Owned dwellings	8,697	1,848	1,546	1,502	2,246	3,381	4,294	5,734	13,635
Mortgage interest and charges	5,112	1,208	¹ 899	¹ 558	1,302	1,988	2,535	3,530	7,980
Property taxes	2,429	460	426	506	559	842	997	1,446	3,915
Maintenance, repairs, insurance, other expenses	1,156	180	¹ 221	438	385	550	762	758	1,740
Rented dwellings	3,654	5,059	4,827	5,612	5,090	5,048	4,464	4,043	2,635
Other lodging	781	¹ 92	¹ 327	¹ 32	¹ 134	282	167	325	1,334
Utilities, fuels, and public services	4,858	3,013	3,038	3,546	3,530	3,936	4,280	4,583	5,737
Natural gas	507	260	263	404	283	380	362	439	649
Electricity	1,798	1,289	1,410	1,567	1,549	1,599	1,743	1,690	1,991
Fuel oil and other fuels	161	¹ 31	¹ 41	¹ 47	¹ 37	¹ 87	¹ 113	172	222
Telephone services	1,735	1,083	1,022	1,118	1,269	1,364	1,488	1,705	2,054
Residential phone service, VOIP, and phone cards	373	241	182	288	275	271	245	333	464
Cellular phone service	1,363	842	840	831	994	1,093	1,243	1,372	1,589
Water and other public services	656	351	302	409	393	507	573	577	821
Household operations	2,029	625	378	613	617	809	940	1,137	3,197
Personal services	1,100	¹ 249	¹ 77	¹ 199	256	347	423	502	1,833
Other household expenses	929	376	302	414	361	462	516	635	1,364
Housekeeping supplies	870	453	432	484	703	600	635	730	1,082
Laundry and cleaning supplies	220	108	96	212	241	217	235	210	231
Other household products	474	236	181	189	319	318	351	411	604
Postage and stationery	176	¹ 109	¹ 156	¹ 83	143	64	49	109	247
Household furnishings and equipment	1,968	766	722	726	1,066	1,134	1,003	1,523	2,754
Household textiles	142	¹ 24	¹ 18	¹ 30	192	69	125	64	193
Furniture	485	263	282	221	198	397	272	343	669
Floor coverings	17	¹ 8	¹ 10	¹ 4	¹ 2	¹ 3	¹ 13	16	25
Major appliances	249	¹ 73	¹ 140	¹ 36	90	138	98	242	355
Small appliances, miscellaneous housewares	109	¹ 78	¹ 15	55	59	56	72	128	135
Miscellaneous household equipment	966	322	258	381	525	470	424	731	1,377
Apparel and services	2,600	1,541	1,658	1,357	1,702	2,419	1,740	1,676	3,342
Men and boys	681	482	380	367	443	755	392	442	864
Men, 16 and over	443	¹ 341	¹ 152	¹ 143	243	506	200	260	591
Boys, 2 to 15	238	141	228	224	200	249	192	182	273
Women and girls	924	605	626	318	666	693	729	570	1,202
Women, 16 and over	652	420	361	205	485	447	495	388	865
Girls, 2 to 15	272	185	265	112	180	246	234	182	337
Children under 2	154	¹ 94	¹ 105	¹ 189	¹ 173	206	¹ 158	157	144
Footwear	533	¹ 182	¹ 432	360	207	553	299	382	687
Other apparel products and services	308	178	114	123	213	212	162	126	445
Transportation	12,581	5,346	4,103	4,705	5,919	7,409	9,077	11,117	17,035
Vehicle purchases (net outlay)	5,011	¹ 1,497	¹ 918	¹ 1,622	1,611	2,424	3,568	4,223	7,187
Cars and trucks, new	2,083	(³)	(³)	(³)	¹ 344	¹ 799	¹ 1,068	872	3,518
Cars and trucks, used	2,859	1,497	¹ 918	1,622	1,268	1,624	2,428	3,337	3,548
Other vehicles	70	(³)	(³)	(³)	(³)	¹ 2	¹ 72	¹ 15	122
Gasoline and motor oil	3,538	2,009	2,286	1,890	2,268	2,795	2,892	3,561	4,268
Other vehicle expenses	3,367	1,652	806	978	1,815	1,828	2,335	3,004	4,532
Vehicle finance charges	330	192	¹ 109	¹ 77	104	193	250	313	447
Maintenance and repairs	1,032	364	256	305	661	681	716	941	1,370
Vehicle insurance	1,298	¹ 559	¹ 227	¹ 382	¹ 731	¹ 570	¹ 1,006	1,321	1,682
Vehicle rental, leases, licenses, and other charges	707	538	214	214	319	383	363	429	1,033
Public and other transportation	665	188	¹ 93	215	224	361	281	329	1,048
Healthcare	4,365	1,463	1,554	1,382	1,689	2,404	2,799	4,137	6,027
Health insurance	2,840	1,063	1,038	683	1,091	1,493	1,845	2,721	3,930
Medical services	921	208	293	362	293	489	584	859	1,297
Drugs	457	144	170	298	222	343	304	442	590
Medical supplies	147	¹ 48	¹ 54	¹ 39	82	78	67	115	210
Entertainment	3,540	1,666	960	1,286	1,542	1,912	1,940	2,379	5,125
Fees and admissions	1,072	326	¹ 74	218	168	251	277	449	1,822
Audio and visual equipment and services	1,236	648	650	677	851	1,029	870	1,057	1,553

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, 2013-2014 — Continued

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Pets, toys, hobbies, and playground equipment	737	595	147	337	438	397	549	612	965
Pets	514	395	178	163	230	259	348	454	693
Toys, hobbies, and playground equipment	223	1200	169	1174	1208	1138	201	158	272
Other entertainment supplies, equipment, and services	495	197	189	154	84	234	245	261	785
Personal care products and services	846	412	284	364	575	561	508	598	1,150
Reading	98	114	120	131	24	56	62	75	145
Education	1,737	580	867	338	666	740	389	894	2,774
Tobacco products and smoking supplies	369	335	384	384	457	399	474	433	315
Miscellaneous	835	233	1209	447	288	404	569	512	1,234
Cash contributions	1,682	274	567	363	635	579	912	1,045	2,611
Personal insurance and pensions	8,241	248	678	1,092	1,620	2,635	3,665	4,918	13,503
Life and other personal insurance	418	154	168	164	185	132	203	258	673
Pensions and Social Security	7,823	194	609	1,028	1,535	2,503	3,462	4,660	12,830
Sources of income and personal taxes:									
Money income before taxes	\$91,415	\$4,583	\$12,936	\$17,807	\$24,981	\$34,929	\$44,761	\$59,434	\$144,798
Wages and salaries	80,717	1,998	5,995	11,009	18,275	28,047	39,278	51,928	129,887
Self-employment income	5,353	1611	1268	1878	514	1,132	1,565	2,943	9,227
Social Security, private and government retirement	2,457	685	2,333	1,849	2,868	3,190	2,396	3,225	2,248
Interest, dividends, rental income, other property income	1,248	131	17	183	158	1124	128	161	2,390
Public assistance, supplemental security income, food stamps	727	1,696	3,014	2,896	2,469	1,397	614	312	136
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	663	1279	1891	1544	625	865	629	681	665
Other income	251	1505	1429	1548	1173	1175	1251	1183	246
Personal taxes (contains some imputed values)	11,105	-636	-2,742	-4,825	-4,970	-3,177	-329	2,348	23,281
Federal income taxes	8,453	-540	-2,649	-4,643	-4,865	-3,418	-990	1,261	18,437
State and local income taxes	2,572	-98	-97	-208	-134	144	523	1,054	4,740
Other taxes	80	11	14	126	128	197	1138	32	104
Income after taxes	80,310	5,219	15,678	22,632	29,951	38,106	45,090	57,086	121,517
Addenda:									
Net change in total assets and liabilities	\$7,445	\$1,740	\$9,151	-\$1,074	\$1,720	\$3,857	-\$269	\$5,169	\$11,859
Net change in total assets	21,408	8,538	14,595	4,595	2,329	6,084	2,022	12,934	35,272
Net change in total liabilities	13,964	6,798	5,444	5,668	609	2,226	2,291	7,765	23,413
Other financial information:									
Other money receipts	516	115	1729	145	1191	1504	1712	133	742
Mortgage principal paid on owned property	-2,776	-781	1,519	1,259	-564	-1,095	-1,252	-1,844	-4,387
Estimated market value of owned home	197,552	41,761	39,860	42,083	48,587	72,187	88,236	125,402	313,100
Estimated monthly rental value of owned home	1,069	309	280	342	369	473	576	775	1,601
Gifts of goods and services, total	822	283	236	459	647	828	311	327	1,173
Food	86	143	11	124	195	32	28	42	128
Alcoholic beverages	11	(2)	(3)	(3)	(3)	1	(2)	15	19
Housing	155	1120	1161	217	94	86	88	72	208
Housekeeping supplies	22	114	121	(3)	114	17	118	112	30
Household textiles	3	(3)	(3)	(3)	(3)	(3)	13	12	15
Appliances and miscellaneous housewares	12	(2)	(3)	(3)	(3)	12	15	12	22
Major appliances	4	(3)	(3)	(3)	(3)	(2)	11	(3)	8
Small appliances and miscellaneous housewares	8	(2)	(3)	(3)	(3)	12	14	12	14
Miscellaneous household equipment	38	120	(3)	11	17	117	112	133	57
Other housing	80	185	1140	216	174	160	150	123	94

See footnotes at end of table.

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Apparel and services	181	¹ 102	¹ 66	¹ 92	³ 62	¹ 56	¹ 131	¹ 27	² 18
Males, 2 and over	39	¹ 7	¹ 28	¹ 39	¹ 67	¹ 10	¹ 10	¹ 32	¹ 50
Females, 2 and over	69	¹ 53	¹ 11	¹ 16	¹ 131	¹ 9	¹ 53	¹ 26	¹ 93
Children under 2	45	(³)	¹ 27	¹ 21	¹ 137	¹ 35	¹ 64	¹ 28	¹ 43
Other apparel products and services	28	¹ 42	(³)	¹ 16	¹ 27	¹ 3	¹ 4	¹ 41	¹ 33
Jewelry and watches	8	¹ 42	(³)	(³)	¹ 13	(³)	¹ 4	¹ 2	¹ 9
All other apparel products and services ...	20	(³)	(³)	¹ 16	¹ 15	¹ 3	(³)	¹ 39	¹ 24
Transportation	94	⁴	(³)	¹ 11	⁴	² 98	¹ 10	² 1	¹ 28
Healthcare	6	(³)	(³)	(³)	¹ 1	¹ 1	¹ 2	¹ 2	¹ 10
Entertainment	75	¹ 12	¹ 9	¹ 36	¹ 33	¹ 21	¹ 38	¹ 19	¹ 23
Toys, games, arts and crafts, and tricycles	30	¹ 11	¹ 9	¹ 36	¹ 25	¹ 2	¹ 18	¹ 13	¹ 44
Other entertainment	45	¹ 1	(³)	¹ 1	¹ 8	¹ 19	¹ 20	¹ 6	¹ 79
Personal care products and services	9	(³)	(³)	(³)	¹ 27	(³)	(²)	(²)	¹ 13
Reading	3	(³)	(³)	¹ 8	(²)	(³)	¹ 6	¹ 1	¹ 4
Education	162	(³)	(³)	(²)	¹ 29	¹ 328	¹ 2	¹ 26	¹ 254
All other gifts	39	¹ 2	(³)	¹ 71	¹ 2	¹ 5	¹ 8	¹ 2	¹ 67

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, 2015