

**Table 3423. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

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) .....	42,896	1,107	953	1,336	1,944	4,775	5,434	4,044	6,615	16,687
Consumer unit characteristics:										
Income before taxes .....	\$76,460	\$2,745	\$7,896	\$12,781	\$17,640	\$25,296	\$34,848	\$44,698	\$59,368	\$139,878
Income after taxes .....	65,629	2,880	8,557	13,672	18,568	25,593	34,021	42,542	54,499	114,448
Age of reference person .....	55.1	50.9	50.5	55.0	55.7	60.6	60.7	56.7	54.0	52.2
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 18 .....	.1	.2	.3	.2	.2	.1	.1	.1	.1	( <sup>1</sup> )
Adults 65 and older .....	.6	.4	.4	.6	.6	.9	1.0	.8	.6	.4
Earners .....	1.2	.5	.6	.6	.7	.6	.8	1.1	1.4	1.6
Vehicles .....	2.1	1.2	1.4	1.2	1.3	1.7	2.0	2.0	2.2	2.6
Percent distribution:										
Reference person:										
Men .....	50	35	44	35	41	44	47	51	53	56
Women .....	50	65	56	65	59	56	53	49	47	44
Housing tenure:										
Homeowner .....	72	42	47	50	53	64	71	67	71	83
With mortgage .....	35	17	18	15	15	14	20	26	36	54
Without mortgage .....	37	25	29	36	37	51	51	42	35	29
Renter .....	28	58	53	50	47	36	29	33	29	17
Race of reference person:										
Black or African-American .....	11	21	20	20	19	15	11	10	10	7
White, Asian, and all other races .....	89	79	80	80	81	85	89	90	90	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	9	12	14	15	18	11	11	10	9	5
Not Hispanic or Latino .....	91	88	86	85	82	89	89	90	91	95
Education of reference person:										
Elementary (1-8) .....	2	4	5	7	8	6	3	2	1	( <sup>1</sup> )
High school (9-12) .....	31	48	40	43	46	45	41	38	33	17
College .....	66	47	54	49	46	48	55	59	65	83
Never attended and other .....	( <sup>1</sup> )	1	1	1	1	1	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	92	70	73	76	77	88	93	95	96	97
Average annual expenditures .....	\$59,729	\$30,669	\$36,168	\$29,681	\$30,900	\$35,559	\$41,487	\$44,243	\$51,910	\$88,492
Food .....	7,248	4,300	5,807	4,433	4,143	5,311	5,836	5,681	6,644	9,749
Food at home .....	4,021	2,879	3,681	3,145	2,763	3,459	3,554	3,446	3,764	4,885
Cereals and bakery products .....	505	352	522	396	352	458	493	474	479	575
Cereals and cereal products .....	154	113	187	132	116	131	143	140	146	178
Bakery products .....	350	239	335	264	236	327	350	334	333	396
Meats, poultry, fish, and eggs .....	893	714	832	874	649	785	794	720	817	1,072
Beef .....	261	199	209	258	181	219	231	210	225	324
Pork .....	171	126	163	188	148	182	174	143	158	183
Other meats .....	116	98	69	108	74	102	109	95	116	138
Poultry .....	154	135	180	153	104	133	129	130	142	185
Fish and seafood .....	133	97	138	120	92	87	98	91	125	178
Eggs .....	58	59	72	47	51	62	53	51	50	64
Dairy products .....	405	269	332	292	264	339	365	358	392	492
Fresh milk and cream .....	128	110	135	112	98	127	121	116	124	141
Other dairy products .....	277	159	198	181	166	212	244	242	267	351
Fruits and vegetables .....	772	511	654	498	487	693	680	646	706	958
Fresh fruits .....	278	160	218	155	150	260	244	247	248	349
Fresh vegetables .....	260	163	215	172	182	224	216	200	221	339
Processed fruits .....	102	56	82	70	67	88	100	94	108	118
Processed vegetables .....	131	133	140	100	89	121	120	105	129	152
Other food at home .....	1,447	1,034	1,340	1,085	1,011	1,185	1,222	1,248	1,371	1,788
Sugar and other sweets .....	153	98	140	104	78	133	127	129	139	194
Fats and oils .....	113	103	132	74	78	105	106	108	114	125
Miscellaneous foods .....	725	474	604	568	460	581	604	634	687	910
Nonalcoholic beverages .....	390	344	446	320	369	337	343	337	366	452
Food prepared by consumer unit on out-of-town trips .....	66	216	218	218	26	29	43	40	63	107

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, 2015-2016 — Continued**

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
Food away from home .....	3,227	1,420	2,126	1,288	1,380	1,852	2,283	2,235	2,880	4,864
Alcoholic beverages .....	628	245	301	180	214	234	307	356	483	1,098
Housing .....	19,122	11,320	13,377	11,494	11,729	12,227	14,046	15,194	16,627	27,002
Shelter .....	11,013	6,414	8,135	6,770	6,841	6,517	7,522	8,263	9,315	16,072
Owned dwellings .....	6,752	2,073	3,949	2,339	2,800	3,090	4,216	4,557	5,476	10,947
Mortgage interest and charges .....	2,666	825	1,068	773	747	778	1,129	1,446	2,111	4,812
Property taxes .....	2,228	729	1,050	921	1,185	1,202	1,654	1,632	1,814	3,410
Maintenance, repairs, insurance, other expenses .....	1,857	519	1,831	645	869	1,110	1,433	1,479	1,551	2,725
Rented dwellings .....	3,158	4,192	3,866	4,028	3,690	3,045	2,808	3,295	3,284	2,981
Other lodging .....	1,104	149	321	403	351	381	497	412	554	2,145
Utilities, fuels, and public services .....	4,037	3,150	2,961	2,946	3,060	3,362	3,674	3,753	3,954	4,772
Natural gas .....	395	276	286	252	304	323	327	369	370	490
Electricity .....	1,525	1,421	1,298	1,299	1,308	1,394	1,478	1,464	1,481	1,673
Fuel oil and other fuels .....	129	276	231	278	108	97	121	143	111	161
Telephone services .....	1,407	954	1,008	911	930	1,057	1,240	1,281	1,430	1,731
Residential phone service, VOIP, and phone cards .....	365	274	279	263	287	356	421	350	359	385
Cellular phone service .....	1,042	680	730	648	643	701	819	930	1,071	1,347
Water and other public services .....	581	423	338	406	410	491	508	496	562	716
Household operations .....	1,154	569	727	587	558	692	828	910	1,093	1,654
Personal services .....	116	283	2205	2102	266	112	97	258	228	96
Other household expenses .....	1,039	486	522	485	492	580	731	851	866	1,558
Housekeeping supplies .....	743	433	735	384	422	575	691	642	632	966
Laundry and cleaning supplies .....	160	108	152	94	109	159	154	136	132	193
Other household products .....	425	220	343	222	223	303	386	357	369	568
Postage and stationery .....	159	106	240	69	90	113	150	148	131	205
Household furnishings and equipment .....	2,174	754	818	805	848	1,081	1,332	1,626	1,632	3,538
Household textiles .....	118	227	77	58	38	82	110	133	107	155
Furniture .....	576	141	139	219	158	271	393	325	412	979
Floor coverings .....	24	26	214	21	19	17	15	10	16	40
Major appliances .....	338	131	77	175	223	160	205	264	266	532
Small appliances, miscellaneous housewares .....	144	60	131	34	48	88	81	70	122	234
Miscellaneous household equipment .....	973	390	379	319	362	462	528	823	708	1,597
Apparel and services .....	1,613	796	965	764	1,017	987	986	1,220	1,332	2,429
Men and boys .....	367	196	275	204	172	245	276	252	303	537
Men, 16 and over .....	325	176	241	163	147	214	222	206	269	488
Boys, 2 to 15 .....	42	220	34	41	26	31	54	45	34	49
Women and girls .....	639	287	400	352	443	410	381	534	518	943
Women, 16 and over .....	596	259	324	306	430	388	351	462	491	887
Girls, 2 to 15 .....	44	228	277	46	13	22	29	72	27	56
Children under 2 .....	35	235	238	26	27	229	222	212	220	58
Footwear .....	317	2164	2161	2110	279	198	193	224	262	476
Other apparel products and services .....	255	115	90	93	115	105	114	198	229	415
Transportation .....	9,884	5,623	6,805	3,955	5,597	6,528	6,734	7,660	9,352	14,067
Vehicle purchases (net outlay) .....	4,066	2,388	2,200	2,126	2,014	2,831	2,688	3,315	3,666	5,893
Cars and trucks, new .....	2,081	2,948	2,1220	2,450	2,910	1,598	2,336	1,555	1,432	3,237
Cars and trucks, used .....	1,930	1,440	2,980	782	1,104	1,214	1,304	1,737	2,182	2,561
Other vehicles .....	55	(3)	(3)	24	(3)	219	249	223	251	95
Gasoline and motor oil .....	2,006	1,167	1,348	1,349	1,373	1,410	1,649	1,849	2,108	2,511
Other vehicle expenses .....	3,045	1,863	2,901	1,189	1,843	2,035	2,093	2,145	3,038	4,254
Vehicle finance charges .....	219	68	169	82	80	107	157	147	216	330
Maintenance and repairs .....	906	294	648	441	569	582	645	708	996	1,230
Vehicle insurance .....	1,209	2,122	2,1560	2,465	2,935	1,071	803	883	1,246	1,527
Vehicle rental, leases, licenses, and other charges .....	711	279	523	200	259	276	488	408	580	1,167
Public and other transportation .....	767	205	357	182	366	252	304	351	541	1,410
Healthcare .....	5,583	3,262	3,104	3,186	2,719	4,620	5,460	5,156	5,463	6,872
Health insurance .....	3,821	2,321	2,308	2,047	1,966	3,258	3,813	3,643	3,807	4,577
Medical services .....	962	357	407	710	389	712	842	757	860	1,321
Drugs .....	609	514	266	305	304	540	604	633	624	703
Medical supplies .....	192	70	123	123	60	110	201	122	171	271
Entertainment .....	3,300	1,427	2,070	1,397	1,737	1,773	2,339	2,242	3,045	4,945
Fees and admissions .....	687	164	307	268	188	229	396	348	487	1,224
Audio and visual equipment and services .....	1,167	681	894	762	806	918	1,015	1,057	1,134	1,450

See footnotes at end of table.

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Pets, toys, hobbies, and playground equipment .....	847	354	710	333	439	506	539	592	964	1,197
Pets .....	708	320	632	309	389	393	445	467	860	990
Toys, hobbies, and playground equipment .....	139	<sup>2</sup> 34	<sup>2</sup> 78	<sup>2</sup> 24	<sup>2</sup> 50	114	94	126	104	207
Other entertainment supplies, equipment, and services .....	599	<sup>2</sup> 228	<sup>2</sup> 159	35	304	119	389	245	461	1,075
Personal care products and services .....	758	333	556	296	341	467	594	507	634	1,132
Reading .....	146	<sup>2</sup> 86	<sup>2</sup> 35	40	57	92	144	136	110	206
Education .....	1,114	923	377	545	625	542	393	390	668	2,023
Tobacco products and smoking supplies .....	329	382	240	357	429	345	325	327	378	294
Miscellaneous .....	943	522	479	363	385	333	562	887	866	1,450
Cash contributions .....	2,221	571	1,389	1,892	928	987	1,639	1,496	1,546	3,542
Personal insurance and pensions .....	6,839	879	661	780	981	1,114	2,122	2,991	4,762	13,684
Life and other personal insurance .....	397	106	128	141	106	160	311	264	322	643
Pensions and Social Security .....	6,442	773	533	639	875	955	1,810	2,727	4,440	13,041
Sources of income and personal taxes:										
Money income before taxes .....	\$76,460	\$2,745	\$7,896	\$12,781	\$17,640	\$25,296	\$34,848	\$44,698	\$59,368	\$139,878
Wages and salaries .....	54,715	702	2,798	4,481	6,751	9,108	14,055	25,412	41,215	109,615
Self-employment income .....	5,192	<sup>2</sup> -418	<sup>2</sup> 161	178	310	523	1,006	1,483	2,203	11,605
Social Security, private and government retirement .....	12,756	772	2,620	5,868	8,601	14,452	18,180	16,054	13,435	11,845
Interest, dividends, rental income, other property income .....	2,804	<sup>2</sup> 66	176	112	154	178	645	989	1,692	5,995
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	348	1,266	1,315	1,563	1,227	632	387	227	147	48
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	389	<sup>2</sup> 57	350	211	307	152	377	421	459	472
Other income .....	255	<sup>2</sup> 300	<sup>2</sup> 476	367	290	250	198	112	216	298
Personal taxes (contains some imputed values) .....	10,831	-135	-662	-892	-928	-297	827	2,156	4,869	25,430
Federal income taxes .....	8,684	-73	-603	-815	-864	-356	621	1,552	3,712	20,581
State and local income taxes .....	2,068	-65	-77	-101	-108	29	160	501	1,101	4,728
Other taxes .....	78	<sup>2</sup> 4	<sup>2</sup> 18	<sup>2</sup> 24	<sup>2</sup> 44	30	46	103	55	121
Income after taxes .....	65,629	2,880	8,557	13,672	18,568	25,593	34,021	42,542	54,499	114,448
Addenda:										
Net change in total assets and liabilities .....	\$9,472	\$2,692	\$2,317	-\$1,754	-\$2,539	\$2,015	\$7,293	\$6,284	\$2,354	\$19,067
Net change in total assets .....	16,668	4,821	3,373	3,014	50	4,625	10,130	8,198	7,049	32,683
Net change in total liabilities .....	7,196	2,129	1,056	4,768	2,590	2,610	2,837	1,914	4,695	13,616
Other financial information:										
Other money receipts .....	780	<sup>2</sup> 221	<sup>2</sup> 366	<sup>2</sup> 286	<sup>2</sup> 228	334	1,327	608	600	1,007
Mortgage principal paid on owned property .....	-1,933	-534	-982	-505	-715	-531	-840	-2,232	-1,412	-3,226
Estimated market value of owned home .....	197,924	70,711	112,222	90,014	93,733	113,375	149,970	151,314	161,657	297,516
Estimated monthly rental value of owned home .....	1,104	480	592	590	608	718	885	899	970	1,559
Gifts of goods and services, total .....	1,568	427	434	409	309	598	621	1,041	930	2,906
Food .....	111	<sup>2</sup> 26	<sup>2</sup> 17	<sup>2</sup> 20	<sup>3</sup> 33	<sup>3</sup> 39	<sup>6</sup> 61	<sup>9</sup> 93	<sup>7</sup> 77	<sup>1</sup> 192
Alcoholic beverages .....	17	( <sup>3</sup> )	( <sup>1</sup> )	<sup>2</sup> 2	<sup>2</sup> 3	<sup>2</sup> 4	7	5	7	36
Housing .....	326	<sup>2</sup> 72	<sup>2</sup> 21	<sup>8</sup> 7	<sup>7</sup> 8	<sup>1</sup> 20	<sup>1</sup> 74	<sup>2</sup> 44	<sup>1</sup> 76	<sup>5</sup> 71
Housekeeping supplies .....	38	<sup>2</sup> 16	<sup>2</sup> 12	<sup>2</sup> 6	<sup>2</sup> 7	<sup>2</sup> 1	<sup>3</sup> 0	<sup>2</sup> 6	<sup>2</sup> 6	<sup>6</sup> 2
Household textiles .....	15	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>1</sup> )	<sup>2</sup> 4	( <sup>1</sup> )	<sup>2</sup> 13	<sup>2</sup> 24	<sup>2</sup> 23	<sup>1</sup> 9
Appliances and miscellaneous housewares .....	37	( <sup>1</sup> )	( <sup>3</sup> )	<sup>2</sup> 3	<sup>2</sup> 3	<sup>2</sup> 19	<sup>2</sup> 15	<sup>2</sup> 33	<sup>1</sup> 7	<sup>6</sup> 9
Major appliances .....	14	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 1	<sup>2</sup> 2	<sup>2</sup> 10	<sup>1</sup> 1	<sup>2</sup> 26	<sup>2</sup> 2	<sup>2</sup> 3
Small appliances and miscellaneous housewares .....	23	( <sup>1</sup> )	( <sup>3</sup> )	<sup>2</sup> 2	<sup>2</sup> 1	<sup>2</sup> 9	<sup>2</sup> 4	<sup>2</sup> 7	<sup>2</sup> 15	<sup>4</sup> 6
Miscellaneous household equipment .....	62	<sup>2</sup> 2	<sup>2</sup> 8	<sup>2</sup> 21	<sup>2</sup> 16	<sup>2</sup> 3	<sup>3</sup> 7	<sup>5</sup> 4	<sup>2</sup> 7	<sup>1</sup> 11

See footnotes at end of table.

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Other housing .....	175	254	<sup>2</sup> 201	57	48	57	79	107	83	310
Apparel and services .....	246	<sup>2</sup> 50	<sup>2</sup> 86	92	47	153	143	273	138	397
Males, 2 and over .....	71	<sup>2</sup> 8	<sup>2</sup> 33	214	<sup>2</sup> 16	38	49	77	37	116
Females, 2 and over .....	86	<sup>2</sup> 3	<sup>2</sup> 36	<sup>2</sup> 68	24	44	42	114	58	135
Children under 2 .....	33	<sup>2</sup> 34	26	24	25	<sup>2</sup> 27	<sup>2</sup> 22	<sup>2</sup> 12	<sup>2</sup> 17	57
Other apparel products and services .....	56	<sup>2</sup> 5	<sup>2</sup> 10	25	<sup>2</sup> 22	<sup>2</sup> 43	<sup>2</sup> 31	<sup>2</sup> 70	27	89
Jewelry and watches .....	10	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>1</sup> )	27	21	<sup>2</sup> 16	26	16
All other apparel products and services ...	46	<sup>2</sup> 5	<sup>2</sup> 10	25	<sup>2</sup> 21	<sup>2</sup> 36	<sup>2</sup> 29	<sup>2</sup> 54	21	73
Transportation .....	159	4	10	9	31	118	28	145	157	262
Healthcare .....	31	( <sup>3</sup> )	24	<sup>2</sup> 43	25	27	25	<sup>2</sup> 14	<sup>2</sup> 26	57
Entertainment .....	135	<sup>2</sup> 23	<sup>2</sup> 57	<sup>2</sup> 56	<sup>2</sup> 92	65	103	93	85	219
Toys, games, arts and crafts, and tricycles	51	<sup>2</sup> 19	( <sup>3</sup> )	( <sup>1</sup> )	<sup>2</sup> 33	<sup>2</sup> 47	<sup>2</sup> 38	<sup>2</sup> 27	<sup>2</sup> 32	80
Other entertainment .....	84	<sup>2</sup> 5	<sup>2</sup> 57	56	<sup>2</sup> 59	18	64	66	53	138
Personal care products and services .....	19	( <sup>3</sup> )	24	<sup>2</sup> 17	22	22	11	17	6	35
Reading .....	8	( <sup>3</sup> )	( <sup>3</sup> )	25	( <sup>1</sup> )	22	6	3	6	14
Education .....	388	( <sup>3</sup> )	25	22	28	62	51	92	154	877
All other gifts .....	129	51	<sup>2</sup> 29	<sup>2</sup> 77	10	27	33	61	96	248

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017