

**Table 3443. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012**

Item	Total four persons	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) .....	16,548	483	306	554	1,218	1,531	1,337	2,685	8,433
Consumer unit characteristics:									
Income before taxes .....	\$89,130	\$4,847	\$12,913	\$17,529	\$25,344	\$35,052	\$45,001	\$59,503	\$136,894
Income after taxes .....	86,803	5,567	13,828	18,859	26,772	36,187	45,723	59,470	131,649
Age of reference person .....	41.7	38.8	39.8	38.4	38.5	38.6	39.9	41.2	43.6
Average number in consumer unit:									
Persons .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.6	2.1	1.8	1.8	1.8	1.7	1.5	1.6	1.5
Persons 65 and older .....	.1	1.1	1.1	1.1	1.1	.1	.1	.1	.1
Earners .....	1.9	.7	.9	1.1	1.3	1.6	1.8	1.9	2.2
Vehicles .....	2.4	1.0	1.3	1.3	1.6	1.8	2.0	2.5	2.9
Percent distribution:									
Sex of reference person:									
Male .....	46	25	36	33	34	41	48	45	52
Female .....	54	75	64	67	66	59	52	55	48
Housing tenure:									
Homeowner .....	70	29	26	28	32	49	60	70	88
With mortgage .....	57	21	13	12	19	35	45	57	76
Without mortgage .....	13	8	13	16	12	15	14	13	13
Renter .....	30	71	74	72	68	51	40	30	12
Race of reference person:									
Black or African-American .....	11	32	26	17	21	11	12	13	7
White, Asian, and all other races .....	89	68	74	83	79	89	88	87	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	19	28	35	32	35	36	30	19	11
Not Hispanic or Latino .....	81	72	65	68	65	64	70	81	89
Education of reference person:									
Elementary (1-8) .....	4	8	13	14	9	12	5	2	1
High school (9-12) .....	32	58	62	53	55	42	46	40	18
College .....	64	33	24	33	36	45	49	58	80
Never attended and other .....	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	94	66	75	81	83	91	94	96	98
Average annual expenditures .....	\$66,634	\$28,077	\$26,001	\$29,694	\$32,434	\$38,185	\$44,561	\$52,953	\$90,849
Food .....	9,108	5,192	5,219	6,760	5,411	6,199	6,563	7,900	11,551
Food at home .....	5,490	3,908	3,469	4,840	3,857	4,386	4,339	5,044	6,499
Cereals and bakery products .....	782	455	417	665	548	594	585	737	942
Cereals and cereal products .....	265	151	147	277	193	200	206	256	312
Bakery products .....	517	303	269	388	356	394	379	481	630
Meats, poultry, fish, and eggs .....	1,206	954	960	1,178	881	1,147	971	1,060	1,383
Beef .....	309	192	259	253	236	322	289	291	341
Pork .....	234	240	180	230	208	231	179	213	257
Other meats .....	191	95	116	121	121	157	154	166	235
Poultry .....	233	165	217	241	169	237	174	201	268
Fish and seafood .....	173	209	141	258	104	141	125	130	204
Eggs .....	67	53	48	76	44	60	50	60	78
Dairy products .....	593	402	275	502	401	474	454	551	711
Fresh milk and cream .....	223	166	146	192	179	200	172	210	256
Other dairy products .....	369	235	129	311	222	274	283	341	455
Fruits and vegetables .....	1,012	737	593	904	718	764	728	964	1,206
Fresh fruits .....	366	276	191	277	243	246	258	362	444
Fresh vegetables .....	310	216	174	287	229	259	229	281	367
Processed fruits .....	161	119	96	137	111	106	109	155	196
Processed vegetables .....	175	126	132	202	134	154	132	165	199
Other food at home .....	1,897	1,360	1,224	1,591	1,309	1,407	1,600	1,732	2,257
Sugar and other sweets .....	200	162	119	131	127	134	137	192	246
Fats and oils .....	149	120	70	119	93	135	137	146	172
Miscellaneous foods .....	1,002	764	714	834	666	731	834	881	1,205
Nonalcoholic beverages .....	488	305	319	468	384	394	466	466	551
Food prepared by consumer unit on out-of-town trips .....	58	110	11	138	139	113	126	46	84

See footnotes at end of table.

**Table 3443. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012 — Continued**

Item	Total four persons	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 .....	3,618	1,284	1,750	1,920	1,554	1,814	2,224	2,855	5,052
Alcoholic beverages .....	437	172	1165	171	66	213	181	212	701
Housing .....	21,714	12,400	10,718	11,707	12,732	14,162	16,330	17,472	28,190
Shelter .....	12,490	7,619	6,554	6,937	7,285	8,057	9,055	9,928	16,267
Owned dwellings .....	8,775	2,713	1,411	1,293	1,822	3,494	4,854	6,488	13,195
Mortgage interest and charges .....	5,130	1,958	1770	1593	956	2,133	3,047	4,215	7,537
Property taxes .....	2,421	563	429	375	536	792	1,139	1,575	3,774
Maintenance, repairs, insurance, other expenses .....	1,225	1192	1211	325	331	569	668	698	1,884
Rented dwellings .....	3,010	4,792	5,051	5,499	5,364	4,484	4,044	3,196	1,839
Other lodging .....	705	1114	193	1145	98	79	157	244	1,233
Utilities, fuels, and public services .....	4,725	2,885	3,090	3,274	3,392	3,844	4,351	4,499	5,468
Natural gas .....	494	292	392	307	307	342	413	403	617
Electricity .....	1,753	1,313	1,215	1,344	1,432	1,533	1,656	1,707	1,941
Fuel oil and other fuels .....	188	1103	132	113	145	159	1139	160	271
Telephone services .....	1,647	833	1,014	1,213	1,190	1,448	1,521	1,628	1,874
Water and other public services .....	643	343	437	397	418	462	622	602	765
Household operations .....	1,864	481	347	481	714	898	938	1,087	2,824
Personal services .....	977	1208	166	1197	252	472	408	472	1,552
Other household expenses .....	887	273	281	283	463	427	530	615	1,272
Housekeeping supplies .....	762	481	198	461	527	494	500	585	1,004
Laundry and cleaning supplies .....	189	113	78	224	160	188	120	155	223
Other household products .....	419	290	100	215	255	255	261	299	571
Postage and stationery .....	154	178	121	122	112	51	120	131	210
Household furnishings and equipment .....	1,874	934	529	553	813	869	1,486	1,373	2,626
Household textiles .....	139	187	127	147	24	65	92	130	194
Furniture .....	513	230	112	114	236	227	711	287	702
Floor coverings .....	20	(2)	110	11	13	13	12	9	34
Major appliances .....	263	134	1119	99	121	125	122	283	348
Small appliances, miscellaneous housewares .....	99	144	149	32	60	46	63	54	144
Miscellaneous household equipment .....	840	440	212	260	370	404	497	609	1,204
Apparel and services .....	2,522	2,074	1,243	1,885	1,284	1,753	1,746	1,876	3,300
Men and boys .....	581	368	449	316	291	430	286	408	793
Men, 16 and over .....	363	1247	1178	1177	138	183	174	245	523
Boys, 2 to 15 .....	219	121	270	138	153	247	112	163	270
Women and girls .....	1,000	792	162	602	438	468	663	856	1,351
Women, 16 and over .....	718	639	169	420	207	323	455	597	999
Girls, 2 to 15 .....	281	154	94	182	231	145	207	259	352
Children under 2 .....	132	1222	1249	1420	117	66	132	102	125
Footwear .....	520	455	1197	1387	252	563	506	355	638
Other apparel products and services .....	289	237	186	160	185	227	159	156	394
Transportation .....	11,846	4,176	3,823	4,381	5,934	7,323	8,384	10,392	15,767
Vehicle purchases (net outlay) .....	4,306	1,287	1524	1755	1,653	2,281	2,276	3,529	6,170
Cars and trucks, new .....	1,921	(3)	(3)	(3)	1296	1682	1865	926	3,171
Cars and trucks, used .....	2,286	1,287	1524	732	1,341	1,446	1,409	2,586	2,843
Other vehicles .....	99	(3)	(3)	123	116	1152	13	117	157
Gasoline and motor oil .....	3,755	1,720	2,006	2,101	2,605	2,848	3,159	3,618	4,513
Other vehicle expenses .....	3,068	868	1,002	1,272	1,506	1,992	2,580	2,889	3,955
Vehicle finance charges .....	354	164	148	109	108	203	233	305	496
Maintenance and repairs .....	980	363	523	394	501	590	832	877	1,266
Vehicle insurance .....	1,147	1237	1289	1547	1693	1750	11,148	1,315	1,368
Vehicle rental, leases, licenses, and other charges .....	587	204	142	222	205	449	367	392	825
Public and other transportation .....	716	301	1291	253	169	202	368	355	1,128
Health care .....	3,595	1,089	812	981	1,438	2,068	2,533	3,217	4,890
Health insurance .....	2,133	791	1376	518	670	1,240	1,579	1,950	2,899
Medical services .....	867	151	1124	166	477	530	490	704	1,209
Drugs .....	460	121	293	265	234	243	367	455	588
Medical supplies .....	135	127	119	131	57	56	98	108	193
Entertainment .....	3,546	1,045	1,055	1,121	1,759	1,551	1,993	2,916	5,017
Fees and admissions .....	1,022	158	90	171	256	224	455	536	1,664
Audio and visual equipment and services .....	1,237	637	679	626	836	887	940	1,101	1,548
Pets, toys, hobbies, and playground equipment .....	770	215	1152	243	380	319	461	854	1,025
Other entertainment supplies, equipment, and services .....	516	135	1133	180	287	121	136	424	780

See footnotes at end of table.

**Table 3443. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012 — Continued**

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Personal care products and services .....	807	341	355	241	478	403	469	754	1,081
Reading .....	110	<sup>1</sup> 22	<sup>1</sup> 26	25	30	35	58	84	166
Education .....	1,947	170	887	237	339	401	761	765	3,279
Tobacco products and smoking supplies .....	368	492	<sup>1</sup> 392	597	390	417	436	458	294
Miscellaneous .....	853	304	<sup>1</sup> 176	253	348	338	690	844	1,145
Cash contributions .....	1,551	349	528	365	561	590	750	1,029	2,346
Personal insurance and pensions .....	8,230	350	603	970	1,664	2,732	3,667	5,036	13,122
Life and other personal insurance .....	411	<sup>1</sup> 75	<sup>1</sup> 57	<sup>1</sup> 97	106	114	151	235	660
Pensions and Social Security .....	7,818	275	546	874	1,558	2,617	3,516	4,801	12,462
Sources of income and personal taxes:									
Money income before taxes .....	\$89,130	\$4,847	\$12,913	\$17,529	\$25,344	\$35,052	\$45,001	\$59,503	\$136,894
Wages and salaries .....	80,190	3,203	6,413	11,165	18,131	28,782	38,894	52,678	125,421
Self-employment income .....	3,876	<sup>1</sup> -2,381	<sup>1</sup> 51	<sup>1</sup> -161	291	1,801	1,764	1,913	6,494
Social Security, private and government retirement .....	2,346	<sup>1</sup> 453	<sup>1</sup> 1,482	2,424	2,727	1,426	2,426	2,583	2,505
Interest, dividends, rental income, other property income .....	606	14	14	<sup>1</sup> 98	<sup>1</sup> 225	51	147	99	1,085
Unemployment and workers' compensation, veterans' benefits .....	814	<sup>1</sup> 320	<sup>1</sup> 577	<sup>1</sup> 612	726	970	934	1,237	694
Public assistance, supplemental security income, food stamps .....	674	1,797	3,301	2,614	2,474	1,363	528	383	118
Regular contributions for support .....	442	668	<sup>1</sup> 698	<sup>1</sup> 532	395	483	253	405	455
Other income .....	182	<sup>1</sup> 782	<sup>1</sup> 385	<sup>1</sup> 245	376	<sup>1</sup> 176	<sup>1</sup> 55	206	121
Personal taxes (missing values not imputed)	2,327	-720	-916	-1,330	-1,428	-1,135	-721	33	5,245
Federal income taxes .....	1,505	-730	-961	-1,284	-1,401	-1,269	-897	-277	3,777
State and local income taxes .....	695	-7	<sup>1</sup> 5	-55	-50	83	116	235	1,267
Other taxes .....	127	<sup>1</sup> 17	<sup>1</sup> 40	<sup>1</sup> 9	23	51	60	74	201
Income after taxes .....	86,803	5,567	13,828	18,859	26,772	36,187	45,723	59,470	131,649
Addenda:									
Net change in total assets and liabilities .....	-\$9,296	\$8,815	-\$523	\$2,592	-\$2,350	-\$1,959	-\$5,061	-\$6,072	-\$15,468
Net change in total assets .....	5,191	<sup>1</sup> 7,160	<sup>1</sup> -1,356	3,182	-125	1,944	1,979	1,506	8,487
Net change in total liabilities .....	14,487	-1,655	-833	590	2,225	3,903	7,040	7,578	23,955
Other financial information:									
Other money receipts .....	324	<sup>1</sup> 95	<sup>1</sup> 1	<sup>1</sup> 42	<sup>1</sup> 47	<sup>1</sup> 117	<sup>1</sup> 150	454	431
Mortgage principal paid on owned property .....	-2,935	-1,649	<sup>1</sup> -527	<sup>1</sup> -374	-473	-1,076	-1,555	-1,931	-4,495
Estimated market value of owned home .....	189,450	68,123	<sup>1</sup> 39,335	35,888	39,493	70,880	94,445	119,561	292,446
Estimated monthly rental value of owned home .....	1,053	466	<sup>1</sup> 259	270	299	480	665	775	1,530
Gifts of goods and services, total .....	873	501	702	320	243	274	288	372	1,389
Food .....	77	<sup>1</sup> 87	<sup>1</sup> 18	<sup>1</sup> 1	29	<sup>1</sup> 15	35	14	127
Alcoholic beverages .....	12	<sup>1</sup> 4	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 1	<sup>1</sup> 3	<sup>1</sup> 3	<sup>1</sup> 3	22
Housing .....	163	<sup>1</sup> 94	<sup>1</sup> 55	<sup>1</sup> 74	59	60	45	101	249
Housekeeping supplies .....	33	<sup>1</sup> 10	<sup>1</sup> 7	<sup>1</sup> 7	<sup>1</sup> 10	<sup>1</sup> 6	<sup>1</sup> 12	24	51
Household textiles .....	8	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 27	<sup>1</sup> 1	<sup>1</sup> 5	<sup>1</sup> 3	<sup>1</sup> 9	9
Appliances and miscellaneous housewares .....	13	<sup>1</sup> 11	( <sup>3</sup> )	<sup>1</sup> 11	18	12	<sup>1</sup> 16	14	21
Major appliances .....	4	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	17	11	( <sup>3</sup> )	<sup>1</sup> 2	6
Small appliances and miscellaneous housewares .....	8	<sup>1</sup> 11	( <sup>3</sup> )	<sup>1</sup> 1	<sup>1</sup> 1	<sup>1</sup> 1	<sup>1</sup> 16	<sup>1</sup> 2	15
Miscellaneous household equipment .....	40	( <sup>3</sup> )	<sup>1</sup> 20	<sup>1</sup> 13	<sup>1</sup> 13	<sup>1</sup> 19	<sup>1</sup> 12	35	64
Other housing .....	69	<sup>1</sup> 83	<sup>1</sup> 29	<sup>1</sup> 36	<sup>1</sup> 37	<sup>1</sup> 39	<sup>1</sup> 11	<sup>1</sup> 30	104
Apparel and services .....	173	<sup>1</sup> 281	<sup>1</sup> 341	<sup>1</sup> 164	<sup>1</sup> 63	154	76	70	228
Males, 2 and over .....	40	<sup>1</sup> 60	<sup>1</sup> 160	<sup>1</sup> 59	<sup>1</sup> 10	<sup>1</sup> 45	<sup>1</sup> 27	20	46
Females, 2 and over .....	62	<sup>1</sup> 172	<sup>1</sup> 15	<sup>1</sup> 71	<sup>1</sup> 28	<sup>1</sup> 33	<sup>1</sup> 35	41	78
Children under 2 .....	19	<sup>1</sup> 42	<sup>1</sup> 48	<sup>1</sup> 15	<sup>1</sup> 7	<sup>1</sup> 18	<sup>1</sup> 10	<sup>1</sup> 5	21
Other apparel products and services .....	51	<sup>1</sup> 7	<sup>1</sup> 28	<sup>1</sup> 29	<sup>1</sup> 18	<sup>1</sup> 59	<sup>1</sup> 13	<sup>1</sup> 4	83
Jewelry and watches .....	19	<sup>1</sup> 3	( <sup>2</sup> )	<sup>1</sup> 2	<sup>1</sup> 4	<sup>1</sup> 1	<sup>1</sup> 3	<sup>1</sup> 1	36
All other apparel products and services .....	32	<sup>1</sup> 4	<sup>1</sup> 28	<sup>1</sup> 28	<sup>1</sup> 14	<sup>1</sup> 58	( <sup>3</sup> )	<sup>1</sup> 3	47

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Transportation .....	70	132	( <sup>3</sup> )	114	15	8	12	29	120
Health care .....	19	( <sup>3</sup> )	1207	121	110	( <sup>2</sup> )	13	11	25
Entertainment .....	78	( <sup>3</sup> )	180	133	155	18	118	121	128
Toys, games, arts and crafts, and tricycles	35	( <sup>3</sup> )	119	120	144	16	17	111	54
Other entertainment .....	43	( <sup>3</sup> )	162	114	112	12	110	110	75
Personal care products and services .....	16	( <sup>3</sup> )	( <sup>3</sup> )	13	13	11	12	14	26
Reading .....	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	11	11	( <sup>3</sup> )	( <sup>2</sup> )	11
Education .....	219	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	13	119	172	163	395
All other gifts .....	47	13	( <sup>3</sup> )	110	14	14	123	55	69

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> Value is less than or equal to 0.5.

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013