

Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

Item	Total four people	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	16,751	744	1,253	1,102	935	1,992	2,985	3,620	4,119
Consumer unit characteristics:									
Income before taxes	\$116,381	\$6,687	\$22,900	\$34,908	\$45,058	\$59,845	\$84,193	\$121,913	\$248,434
Income after taxes	100,947	7,838	28,128	39,518	47,012	58,495	78,402	108,791	198,575
Age of reference person	43.7	42.7	41.5	42.6	41.0	43.2	42.2	44.5	46.0
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	1.9	1.8	1.6	1.5	1.5	1.4	1.4
Adults 65 and older1	1.1	.1	.2	1.2	.2	.1	.1	.1
Earners	2.0	1.0	1.3	1.5	1.7	1.9	2.1	2.3	2.4
Vehicles	2.4	1.4	1.5	1.8	1.9	2.3	2.5	2.7	3.0
Percent distribution:									
Reference person:									
Men	49	33	30	38	43	44	53	53	57
Women	51	67	70	62	57	56	47	47	43
Housing tenure:									
Homeowner	71	34	35	46	43	65	70	85	95
With mortgage	57	23	16	28	29	47	55	70	83
Without mortgage	15	11	19	18	13	18	16	15	12
Renter	29	66	65	54	57	35	30	15	5
Race of reference person:									
Black or African-American	14	24	24	22	9	19	12	12	8
White, Asian, and all other races	86	76	76	78	91	81	88	88	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino	20	31	32	39	34	29	20	14	9
Not Hispanic or Latino	80	69	68	61	66	71	80	86	91
Education of reference person:									
Elementary (1-8)	3	8	6	9	8	4	3	2	(²)
High school (9-12)	27	49	56	44	41	35	25	22	6
College	70	43	37	46	50	60	72	76	94
Never attended and other	(²)	1	2	1	1	(²)	(³)	(²)	(²)
At least one vehicle owned or leased	95	76	81	94	93	94	97	98	99
Average annual expenditures	\$83,353	\$36,978	\$38,015	\$43,113	\$47,851	\$58,651	\$70,980	\$89,702	\$140,640
Food	11,002	6,536	6,911	6,462	8,406	8,733	9,847	11,717	16,556
Food at home	6,286	4,256	4,697	4,108	5,549	5,275	5,790	6,753	8,496
Cereals and bakery products	839	621	643	522	709	684	804	900	1,125
Cereals and cereal products	273	203	196	165	237	217	247	313	363
Bakery products	566	418	448	358	472	466	557	586	762
Meats, poultry, fish, and eggs	1,359	1,034	1,147	1,131	1,289	1,109	1,214	1,439	1,759
Beef	362	273	322	232	343	291	329	385	484
Pork	240	209	220	283	195	219	189	254	294
Other meats	182	113	126	130	182	151	187	170	251
Poultry	278	241	222	261	283	224	227	311	346
Fish and seafood	211	126	184	157	210	148	207	227	277
Eggs	86	73	72	70	77	76	76	92	106
Dairy products	622	415	435	369	520	493	570	666	892
Fresh milk and cream	204	139	168	156	191	174	195	198	276
Other dairy products	418	276	268	214	329	319	375	468	616
Fruits and vegetables	1,210	815	967	686	1,098	985	1,038	1,301	1,722
Fresh fruits	455	345	383	284	397	356	382	468	670
Fresh vegetables	399	257	305	197	384	321	329	427	591
Processed fruits	162	88	111	95	123	138	153	181	221
Processed vegetables	194	125	168	109	194	170	174	225	240
Other food at home	2,257	1,371	1,504	1,399	1,932	2,004	2,164	2,447	2,997
Sugar and other sweets	208	123	143	115	182	175	210	210	292
Fats and oils	156	97	114	119	112	133	157	171	202
Miscellaneous foods	1,223	733	773	697	1,038	1,140	1,132	1,349	1,635
Nonalcoholic beverages	598	377	447	448	574	524	607	641	726

See footnotes at end of table.

Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	Total four people	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 and more
Food prepared by consumer unit on out-of-town trips	72	141	126	119	126	32	58	76	143
Food away from home	4,716	2,280	2,214	2,354	2,857	3,458	4,057	4,963	8,060
Alcoholic beverages	568	238	95	132	303	250	366	619	1,264
Housing	25,919	13,877	14,990	16,006	17,570	18,905	21,814	25,899	42,515
Shelter	14,631	7,804	8,510	9,139	10,273	10,696	12,004	14,100	24,460
Owned dwellings	9,689	2,074	2,346	2,924	3,014	5,495	6,809	10,520	20,010
Mortgage interest and charges	4,921	1,194	772	1,095	1,447	2,416	3,544	5,509	10,360
Property taxes	3,043	493	594	1,020	918	1,697	2,024	3,265	6,467
Maintenance, repairs, insurance, other expenses	1,725	386	980	810	649	1,382	1,241	1,746	3,183
Rented dwellings	3,913	5,472	5,988	6,058	7,014	4,899	4,689	2,705	1,742
Other lodging	1,030	1257	1176	1156	245	302	507	875	2,708
Utilities, fuels, and public services	5,160	3,791	3,658	4,183	4,256	4,665	4,933	5,554	6,391
Natural gas	534	399	331	385	364	424	437	595	767
Electricity	1,786	1,554	1,536	1,656	1,638	1,757	1,671	1,752	2,099
Fuel oil and other fuels	113	165	151	161	162	176	99	125	183
Telephone services	1,894	1,136	1,174	1,440	1,548	1,711	1,936	2,150	2,285
Residential phone service, VOIP, and phone cards	182	136	125	148	122	152	137	201	261
Cellular phone service	1,712	1,000	1,049	1,292	1,426	1,558	1,799	1,948	2,025
Water and other public services	834	636	567	641	644	697	790	932	1,056
Household operations	2,765	887	990	1,008	1,327	1,334	2,250	2,603	5,653
Personal services	1,495	1185	370	1239	591	526	1,298	1,464	3,253
Other household expenses	1,270	702	620	769	736	808	952	1,138	2,400
Housekeeping supplies	870	468	597	604	563	752	753	895	1,332
Laundry and cleaning supplies	244	189	172	238	214	255	190	245	319
Other household products	497	240	235	287	248	415	445	536	803
Postage and stationery	129	140	190	179	102	82	118	114	210
Household furnishings and equipment	2,491	927	1,235	1,072	1,151	1,458	1,873	2,748	4,679
Household textiles	128	71	76	50	33	99	166	143	171
Furniture	628	259	316	352	227	375	382	685	1,203
Floor coverings	27	16	14	14	15	110	13	17	76
Major appliances	456	147	196	232	460	276	377	481	778
Small appliances, miscellaneous housewares	136	71	76	69	81	107	104	152	225
Miscellaneous household equipment	1,117	373	567	365	346	590	830	1,270	2,226
Apparel and services	2,963	1,602	2,056	1,700	1,685	2,180	2,244	3,031	5,144
Men and boys	702	303	480	414	441	606	484	594	1,333
Men, 16 and over	444	1103	319	180	270	380	265	331	966
Boys, 2 to 15	258	200	161	233	172	226	219	263	367
Women and girls	1,192	573	767	513	441	693	895	1,525	2,053
Women, 16 and over	866	393	466	315	328	547	602	1,146	1,512
Girls, 2 to 15	326	180	301	198	113	146	293	379	541
Children under 2	155	1112	181	1241	1158	185	131	164	149
Footwear	649	1491	600	354	548	579	583	590	969
Other apparel products and services	265	124	129	178	97	117	151	158	641
Transportation	15,228	8,813	6,616	9,195	9,037	12,765	14,784	16,735	22,227
Vehicle purchases (net outlay)	6,598	14,007	2,442	3,136	3,386	5,851	6,829	7,276	9,585
Cars and trucks, new	2,687	12,026	1267	11,955	1763	11,639	2,613	3,380	4,125
Cars and trucks, used	3,759	1,903	2,148	1,159	2,507	4,033	4,011	3,632	5,361
Other vehicles	153	178	127	122	1116	1180	1205	1264	1100
Gasoline, other fuels, and motor oil	3,022	1,965	1,783	2,491	2,340	2,735	3,043	3,493	3,598
Other vehicle expenses	4,615	2,373	2,060	3,260	3,030	3,798	4,363	4,984	6,770
Vehicle finance charges	366	181	98	181	216	352	380	460	497
Maintenance and repairs	1,134	796	563	754	874	924	1,132	1,228	1,547
Vehicle rental, leases, licenses, and other charges	1,087	347	348	591	376	647	824	1,081	2,149
Vehicle insurance	2,028	1,149	1,051	1,733	1,563	1,874	2,028	2,216	2,577
Public and other transportation	992	468	330	308	281	381	549	981	2,274
Healthcare	5,788	1,800	1,781	2,566	2,818	4,310	6,179	7,122	8,523
Health insurance	3,980	1,269	1,291	1,864	2,043	2,993	4,283	4,930	5,716
Medical services	1,184	371	250	410	431	751	1,256	1,478	1,893
Drugs	440	101	181	198	272	409	483	515	602
Medical supplies	183	159	59	93	72	157	157	199	312
Entertainment	3,865	1,504	1,326	1,727	1,818	2,043	2,969	4,527	7,133

See footnotes at end of table.

Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	Total four people	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 and more
Fees and admissions	1,409	371	268	380	319	379	782	1,458	3,446
Audio and visual equipment and services.....	1,159	768	671	796	765	830	1,071	1,387	1,590
Pets, toys, hobbies, and playground equipment.....	874	222	222	437	584	692	871	969	1,378
Pets	596	109	97	356	400	561	570	665	898
Toys, hobbies, and playground equipment.....	277	112	125	81	184	131	300	303	480
Other entertainment supplies, equipment, and services	424	144	164	114	150	142	245	713	719
Personal care products and services	1,024	511	407	514	539	714	886	1,163	1,701
Reading	102	32	27	74	21	88	75	96	202
Education.....	2,212	254	896	406	261	998	1,018	2,646	4,968
Tobacco products and smoking supplies	376	444	459	410	556	444	448	328	245
Miscellaneous	1,128	498	506	334	480	1,202	789	1,016	2,116
Cash contributions.....	1,886	278	384	498	547	928	1,537	2,123	3,817
Personal insurance and pensions	11,293	590	1,561	3,091	3,810	5,091	8,026	12,680	24,228
Life and other personal insurance.....	670	208	121	482	205	324	577	662	1,316
Pensions and Social Security.....	10,623	381	1,439	2,609	3,604	4,767	7,448	12,018	22,912
Sources of income and personal taxes:									
Money income before taxes	\$116,381	\$6,687	\$22,900	\$34,908	\$45,058	\$59,845	\$84,193	\$121,913	\$248,434
Wages and salaries.....	103,921	4,149	15,261	27,943	38,971	53,198	77,615	111,768	220,688
Self-employment income.....	7,514	1,394	1,554	1,821	1,725	2,041	2,888	6,019	21,085
Social Security, private and government retirement	2,547	1,227	2,972	3,045	2,726	3,469	2,559	2,243	2,294
Interest, dividends, rental income, other property income	1,168	91	112	172	127	229	378	1,219	3,249
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	529	1,999	2,548	1,335	879	504	164	142	160
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	444	352	314	1413	1416	293	366	324	752
Other income.....	258	262	239	279	313	110	223	298	306
Personal taxes (contains some imputed values)	15,434	-1,151	-5,229	-4,610	-1,954	1,350	5,791	13,122	49,859
Federal income taxes.....	11,670	-1,011	-5,019	-4,576	-2,402	406	3,754	9,507	39,664
State and local income taxes	3,693	-160	-220	-39	423	875	1,991	3,554	10,040
Other taxes.....	71	121	11	15	124	169	146	61	155
Income after taxes	100,947	7,838	28,128	39,518	47,012	58,495	78,402	108,791	198,575
Addenda:									
Net change in total assets and liabilities	\$11,829	-\$12,518	\$2,791	\$4,479	\$6,100	-\$8,134	\$10,232	\$6,800	\$37,479
Net change in total assets.....	33,500	744	6,020	7,448	12,488	4,448	26,654	29,235	82,277
Net change in total liabilities.....	21,670	13,262	3,229	2,969	6,389	12,582	16,422	22,436	44,798
Other financial information:									
Other money receipts.....	741	126	52	1189	1506	1755	1,495	1421	989
Mortgage principal paid on owned property.....	-3,596	-908	-578	-858	-1,236	-1,596	-2,269	-4,092	-7,761
Estimated market value of owned home.....	259,073	59,199	58,131	98,589	81,856	146,641	185,568	272,356	535,451
Estimated monthly rental value of owned home	1,379	374	409	613	534	873	1,082	1,528	2,581
Gifts of goods and services, total	1,054	316	799	280	412	743	644	1,352	1,849
Food	65	126	147	(3)	127	53	49	50	110
Alcoholic beverages	13	(3)	11	(3)	16	1	14	18	34
Housing	200	110	146	1108	1121	91	141	137	465
Housekeeping supplies.....	32	(3)	113	133	153	19	18	21	69
Household textiles.....	11	(3)	14	(3)	(3)	19	137	19	13
Appliances and miscellaneous housewares.....	21	113	14	110	12	116	12	117	157
Major appliances.....	4	16	(3)	(3)	11	19	12	15	7
Small appliances and miscellaneous housewares	16	18	14	110	11	17	(2)	112	151
Miscellaneous household equipment.....	33	14	11	11	16	118	29	42	66

See footnotes at end of table.

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Other housing.....	103	¹ 93	¹ 24	¹ 64	¹ 60	¹ 29	54	47	270
Apparel and services.....	315	¹ 66	¹ 388	¹ 83	¹ 74	181	262	546	376
Males, 2 and over.....	51	¹ 2	¹ 116	¹ 33	¹ 3	33	35	36	105
Females, 2 and over.....	152	¹ 23	¹ 46	¹ 17	¹ 53	¹ 72	107	353	154
Children under 2.....	45	¹ 41	¹ 15	¹ 18	¹ 7	¹ 27	¹ 44	71	¹ 59
Other apparel products and services.....	67	(³)	¹ 211	¹ 15	¹ 12	¹ 48	¹ 76	¹ 86	¹ 58
Jewelry and watches.....	14	(³)	¹ 3	(³)	(³)	(²)	(²)	¹ 3	¹ 12
All other apparel products and services.....	63	(³)	¹ 208	¹ 15	¹ 12	¹ 48	¹ 76	¹ 82	¹ 46
Transportation.....	94	¹ 7	39	8	42	280	36	44	157
Healthcare.....	38	(³)	¹ 16	(³)	¹ 5	¹ 20	¹ 10	¹ 131	¹ 15
Entertainment.....	84	¹ 11	¹ 72	¹ 36	¹ 7	¹ 56	¹ 56	121	138
Toys, games, arts and crafts, and tricycles.....	53	¹ 3	¹ 72	¹ 10	¹ 2	¹ 31	¹ 42	¹ 80	82
Other entertainment.....	31	¹ 7	(²)	¹ 26	¹ 5	¹ 26	14	40	56
Personal care products and services.....	15	¹ 2	¹ 83	(³)	¹ 2	¹ 4	¹ 1	34	¹ 8
Reading.....	2	¹ 2	(³)	(²)	(²)	¹ 2	(²)	¹ 1	7
Education.....	173	(³)	(³)	¹ 41	(³)	¹ 7	¹ 57	239	438
All other gifts.....	54	¹ 94	¹ 8	¹ 4	¹ 127	47	28	32	101

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, 2020