

**Table 3443. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

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) .....	16,563	445	312	462	1,215	1,183	1,203	2,206	9,539
Consumer unit characteristics:									
Income before taxes .....	\$106,955	\$5,847	\$13,018	\$17,646	\$25,714	\$34,881	\$44,633	\$60,110	\$157,041
Income after taxes .....	91,246	5,974	16,226	23,287	31,503	38,266	46,224	57,954	128,520
Age of reference person .....	42.9	38.5	37.9	38.5	40.4	40.7	40.7	42.6	44.5
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	2.0	1.9	1.8	1.6	1.6	1.5	1.4
Adults 65 and older .....	.1	1.1	1.1	1.1	.1	.1	.1	.2	.1
Earners .....	2.0	.9	.9	1.2	1.3	1.6	1.8	2.0	2.3
Vehicles .....	2.4	1.3	1.2	1.2	1.4	1.8	2.0	2.3	2.8
Percent distribution:									
Reference person:									
Men .....	45	30	22	25	32	36	36	46	52
Women .....	55	70	78	75	68	64	64	54	48
Housing tenure:									
Homeowner .....	68	29	24	34	36	43	54	64	83
With mortgage .....	52	13	13	13	15	28	38	46	69
Without mortgage .....	16	16	11	20	22	15	16	17	15
Renter .....	32	71	76	66	64	57	46	36	17
Race of reference person:									
Black or African-American .....	12	16	20	28	22	20	14	11	9
White, Asian, and all other races .....	88	84	80	72	78	80	86	89	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	20	23	33	29	35	28	36	25	12
Not Hispanic or Latino .....	80	77	67	71	65	72	64	75	88
Education of reference person:									
Elementary (1-8) .....	3	6	10	5	11	6	5	2	1
High school (9-12) .....	29	52	50	50	50	47	39	37	19
College .....	68	42	39	44	37	47	55	60	81
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	1	1	2	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	95	75	76	77	86	92	95	95	98
Average annual expenditures .....	\$76,536	\$38,770	\$29,308	\$31,704	\$33,304	\$41,498	\$47,166	\$56,244	\$100,521
Food .....	9,977	6,898	5,722	6,433	5,493	6,076	6,250	7,792	12,578
Food at home .....	5,654	4,862	4,429	4,406	4,062	3,876	4,192	4,557	6,719
Cereals and bakery products .....	767	638	776	589	556	516	592	658	894
Cereals and cereal products .....	270	202	390	189	206	203	207	258	302
Bakery products .....	496	436	386	400	349	313	385	399	592
Meats, poultry, fish, and eggs .....	1,252	1,321	826	1,033	1,038	1,021	1,114	1,027	1,411
Beef .....	325	414	223	236	292	266	400	269	346
Pork .....	225	272	193	187	229	156	190	189	252
Other meats .....	182	167	130	121	108	179	105	139	219
Poultry .....	273	251	221	263	229	226	239	212	309
Fish and seafood .....	167	134	102	159	106	114	116	145	199
Eggs .....	80	84	57	67	73	79	65	73	86
Dairy products .....	600	465	422	446	387	381	448	486	727
Fresh milk and cream .....	210	183	175	168	151	130	182	181	244
Other dairy products .....	390	282	247	278	235	251	266	306	483
Fruits and vegetables .....	1,086	971	853	842	714	677	729	819	1,332
Fresh fruits .....	407	371	218	349	280	241	290	296	501
Fresh vegetables .....	342	332	299	216	214	212	221	268	419
Processed fruits .....	152	82	98	126	101	96	109	119	186
Processed vegetables .....	186	186	239	151	120	128	109	136	226
Other food at home .....	1,948	1,467	1,552	1,497	1,367	1,281	1,308	1,567	2,355
Sugar and other sweets .....	191	171	206	112	112	108	102	172	233
Fats and oils .....	147	122	139	112	94	105	105	129	173
Miscellaneous foods .....	1,036	750	839	780	716	665	704	828	1,259
Nonalcoholic beverages .....	498	409	352	469	421	371	363	395	582
Food prepared by consumer unit on out-of-town trips .....	76	115	116	124	123	131	34	42	108

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, 2015-2016 — 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 .....	4,324	2,036	1,293	2,027	1,431	2,200	2,058	3,235	5,860
Alcoholic beverages .....	498	152	1111	1147	208	174	184	268	731
Housing .....	24,535	14,011	12,213	12,876	13,029	15,676	16,388	18,284	31,062
Shelter .....	13,968	8,299	7,143	7,066	7,280	8,523	9,260	10,053	17,816
Owned dwellings .....	9,191	1,995	1,420	1,673	1,666	2,838	3,876	5,475	13,421
Mortgage interest and charges .....	5,062	1746	1640	1699	596	1,496	2,208	3,049	7,455
Property taxes .....	2,642	650	548	671	740	761	1,164	1,466	3,833
Maintenance, repairs, insurance, other expenses .....	1,488	598	1231	1304	330	580	504	959	2,134
Rented dwellings .....	3,906	6,174	5,656	5,270	5,469	5,558	5,218	4,293	3,018
Other lodging .....	871	1131	167	1124	1145	1127	166	285	1,378
Utilities, fuels, and public services .....	5,065	3,225	3,037	3,500	3,715	4,303	4,131	4,699	5,761
Natural gas .....	478	283	238	422	356	363	297	387	571
Electricity .....	1,848	1,533	1,350	1,567	1,528	1,710	1,588	1,759	2,004
Fuel oil and other fuels .....	102	132	1128	127	190	172	153	94	121
Telephone services .....	1,909	938	1,057	1,025	1,269	1,529	1,627	1,821	2,209
Residential phone service, VOIP, and phone cards .....	339	205	1128	201	252	231	207	340	400
Cellular phone service .....	1,569	734	929	824	1,018	1,298	1,420	1,481	1,808
Water and other public services .....	728	439	265	459	471	628	568	637	857
Household operations .....	2,321	778	565	549	736	825	1,070	1,441	3,286
Personal services .....	1,213	1322	1192	155	247	1231	493	668	1,805
Other household expenses .....	1,108	456	372	494	490	594	577	773	1,480
Housekeeping supplies .....	802	598	364	574	398	626	595	622	985
Laundry and cleaning supplies .....	213	233	180	240	127	161	168	181	248
Other household products .....	444	275	226	262	231	327	294	334	559
Postage and stationery .....	145	190	158	172	40	138	133	107	179
Household furnishings and equipment .....	2,379	1,110	1,103	1,185	900	1,399	1,332	1,470	3,214
Household textiles .....	155	126	1201	171	60	156	136	57	204
Furniture .....	655	443	261	409	237	337	419	403	871
Floor coverings .....	22	17	13	11	120	14	22	7	29
Major appliances .....	350	1254	1194	229	151	294	202	268	435
Small appliances, miscellaneous housewares .....	121	54	140	116	46	59	59	74	164
Miscellaneous household equipment .....	1,076	326	404	360	386	549	493	660	1,510
Apparel and services .....	3,126	1,543	1,574	1,244	1,180	1,581	1,697	1,897	4,294
Men and boys .....	701	570	470	250	242	445	278	478	939
Men, 16 and over .....	466	1386	167	177	105	210	132	299	668
Boys, 2 to 15 .....	235	184	403	174	137	235	147	179	271
Women and girls .....	1,048	558	686	461	351	462	587	645	1,445
Women, 16 and over .....	797	352	461	273	255	313	395	479	1,124
Girls, 2 to 15 .....	252	207	225	188	96	149	192	165	321
Children under 2 .....	165	117	114	1163	1117	179	1129	138	192
Footwear .....	608	1261	1278	1180	326	274	378	402	823
Other apparel products and services .....	604	137	126	190	144	222	326	235	894
Transportation .....	12,916	4,453	5,260	4,187	5,795	7,872	11,020	12,157	15,937
Vehicle purchases (net outlay) .....	5,523	1,257	1,2511	1,077	1,789	3,322	5,314	5,729	6,762
Cars and trucks, new .....	2,488	(3)	(3)	(3)	1,534	1,040	1,994	1,563	3,511
Cars and trucks, used .....	2,974	1,257	1,2511	1,077	1,254	2,270	3,266	4,064	3,178
Other vehicles .....	61	(3)	(3)	(3)	(3)	111	154	1102	174
Gasoline and motor oil .....	2,873	1,664	1,441	1,672	1,974	2,259	2,502	2,708	3,311
Other vehicle expenses .....	3,692	1,288	1,041	1,126	1,834	2,103	2,739	3,331	4,659
Vehicle finance charges .....	353	1104	178	1157	146	222	268	357	435
Maintenance and repairs .....	1,104	383	451	612	585	675	811	970	1,371
Vehicle insurance .....	1,387	1105	1183	125	1755	1826	11,235	1,439	1,715
Vehicle rental, leases, licenses, and other charges .....	849	695	329	332	349	379	425	566	1,139
Public and other transportation .....	828	1244	1266	313	198	188	465	389	1,205
Healthcare .....	5,101	1,849	680	1,099	1,596	2,278	3,060	4,251	6,844
Health insurance .....	3,509	1,458	1490	735	1,189	1,658	1,951	2,903	4,700
Medical services .....	1,036	173	164	217	169	326	682	859	1,432
Drugs .....	411	1159	191	121	184	247	335	368	517
Medical supplies .....	145	159	135	127	54	48	92	121	195
Entertainment .....	3,750	1,779	1,479	1,538	1,728	1,669	1,747	2,450	5,125
Fees and admissions .....	1,125	248	292	246	164	326	289	424	1,730
Audio and visual equipment and services .....	1,283	852	645	945	1,060	936	968	1,157	1,487

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, 2015-2016 — 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
Pets, toys, hobbies, and playground equipment .....	876	438	223	286	346	302	346	591	1,234
Pets .....	639	376	<sup>1</sup> 104	<sup>1</sup> 164	220	178	243	327	941
Toys, hobbies, and playground equipment .....	237	<sup>1</sup> 62	<sup>1</sup> 120	<sup>1</sup> 121	<sup>1</sup> 126	<sup>1</sup> 124	<sup>1</sup> 103	264	293
Other entertainment supplies, equipment, and services .....	466	<sup>1</sup> 241	<sup>1</sup> 319	<sup>1</sup> 62	159	104	144	278	674
Personal care products and services .....	877	558	477	436	423	383	517	618	1,159
Reading .....	120	<sup>1</sup> 82	<sup>1</sup> 12	<sup>1</sup> 58	<sup>1</sup> 48	49	55	85	164
Education .....	2,100	<sup>1</sup> 659	<sup>1</sup> 251	903	709	558	893	655	3,143
Tobacco products and smoking supplies .....	411	605	542	374	446	650	515	466	339
Miscellaneous .....	1,198	<sup>1</sup> 2,152	<sup>1</sup> 115	165	340	1,438	457	711	1,524
Cash contributions .....	1,657	503	<sup>1</sup> 253	559	594	487	877	987	2,345
Personal insurance and pensions .....	10,268	3,627	619	1,685	1,715	2,607	3,505	5,622	15,276
Life and other personal insurance .....	405	<sup>1</sup> 59	<sup>1</sup> 86	<sup>1</sup> 39	94	58	105	192	619
Pensions and Social Security .....	9,863	3,568	534	1,646	1,621	2,549	3,400	5,430	14,657
Sources of income and personal taxes:									
Money income before taxes .....	\$106,955	\$5,847	\$13,018	\$17,646	\$25,714	\$34,881	\$44,633	\$60,110	\$157,041
Wages and salaries .....	89,292	1,889	6,349	11,405	18,092	27,995	38,216	50,991	131,817
Self-employment income .....	12,013	<sup>1</sup> 40	<sup>1</sup> 121	<sup>1</sup> 941	982	1,220	1,594	3,471	19,528
Social Security, private and government retirement .....	3,103	<sup>1</sup> 243	<sup>1</sup> 1,497	<sup>1</sup> 1,775	3,410	3,303	3,030	3,858	3,125
Interest, dividends, rental income, other property income .....	978	<sup>1</sup> 87	( <sup>3</sup> )	<sup>1</sup> 26	<sup>1</sup> 51	<sup>1</sup> 88	<sup>1</sup> 78	291	1,599
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	764	2,700	4,003	2,921	2,553	1,553	1,029	506	164
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	527	<sup>1</sup> 216	<sup>1</sup> 407	<sup>1</sup> 259	398	<sup>1</sup> 467	622	632	546
Other income .....	278	<sup>1</sup> 671	<sup>1</sup> 641	<sup>1</sup> 317	<sup>1</sup> 229	257	<sup>1</sup> 63	<sup>1</sup> 361	263
Personal taxes (contains some imputed values) .....	15,709	-127	-3,208	-5,641	-5,789	-3,385	-1,591	2,156	28,521
Federal income taxes .....	12,538	-94	-2,965	-5,332	-5,581	-4,188	-1,995	1,127	23,352
State and local income taxes .....	3,065	-39	-249	-310	-228	129	380	980	5,086
Other taxes .....	106	<sup>1</sup> 6	<sup>1</sup> 5	( <sup>3</sup> )	<sup>1</sup> 19	<sup>1</sup> 674	<sup>1</sup> 23	<sup>1</sup> 49	83
Income after taxes .....	91,246	5,974	16,226	23,287	31,503	38,266	46,224	57,954	128,520
Addenda:									
Net change in total assets and liabilities .....	\$7,377	-\$11,254	\$1,740	-\$441	-\$1,992	\$616	\$2,713	-\$2,212	\$13,646
Net change in total assets .....	20,817	10,031	2,544	<sup>1</sup> 205	2,031	4,669	5,685	7,571	32,302
Net change in total liabilities .....	13,440	21,285	804	236	4,023	4,053	2,973	9,783	18,656
Other financial information:									
Other money receipts .....	602	<sup>1</sup> 2,967	<sup>1</sup> 67	<sup>1</sup> 234	<sup>1</sup> 30	188	<sup>1</sup> 132	<sup>1</sup> 540	737
Mortgage principal paid on owned property .....	-2,723	<sup>1</sup> 849	<sup>1</sup> 497	<sup>1</sup> 416	-464	-737	-1,213	-1,521	-3,998
Estimated market value of owned home .....	212,176	113,336	<sup>1</sup> 28,998	43,889	62,396	69,968	96,166	130,544	301,138
Estimated monthly rental value of owned home .....	1,186	413	<sup>1</sup> 207	365	374	467	623	839	1,637
Gifts of goods and services, total .....	1,209	256	313	575	652	383	513	546	1,742
Food .....	68	<sup>1</sup> 19	<sup>1</sup> 19	<sup>1</sup> 22	<sup>1</sup> 44	31	68	61	83
Alcoholic beverages .....	7	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	12	14	12
Housing .....	201	<sup>1</sup> 92	<sup>1</sup> 71	270	135	179	<sup>1</sup> 69	78	265
Housekeeping supplies .....	25	( <sup>3</sup> )	<sup>1</sup> 5	<sup>1</sup> 14	<sup>1</sup> 9	<sup>1</sup> 23	<sup>1</sup> 25	<sup>1</sup> 8	35
Household textiles .....	114	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	11	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 25
Appliances and miscellaneous housewares .....	11	<sup>1</sup> 36	( <sup>3</sup> )	<sup>1</sup> 45	11	11	( <sup>2</sup> )	17	13
Major appliances .....	6	<sup>1</sup> 36	( <sup>3</sup> )	<sup>1</sup> 45	11	( <sup>3</sup> )	( <sup>3</sup> )	<sup>1</sup> 3	5
Small appliances and miscellaneous housewares .....	5	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	11	( <sup>2</sup> )	14	8
Miscellaneous household equipment .....	42	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	<sup>1</sup> 3	<sup>1</sup> 65	<sup>1</sup> 19	<sup>1</sup> 5	62

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, 2015-2016 — 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
Other housing .....	108	156	166	212	120	190	124	58	130
Apparel and services .....	347	155	187	139	99	157	245	138	511
Males, 2 and over .....	45	123	150	14	30	111	31	11	56
Females, 2 and over .....	61	(3)	37	178	35	110	19	34	87
Children under 2 .....	45	113	(3)	157	13	136	153	131	55
Other apparel products and services .....	197	120	(3)	(3)	131	(3)	151	161	312
Jewelry and watches .....	169	16	(3)	(3)	(3)	(3)	134	17	1283
All other apparel products and services ...	28	113	(3)	(3)	31	(3)	17	154	29
Transportation .....	131	(3)	(3)	17	7	28	109	17	206
Healthcare .....	10	11	(3)	(3)	11	13	12	12	116
Entertainment .....	78	(3)	(3)	19	159	135	17	172	107
Toys, games, arts and crafts, and tricycles	39	(3)	(3)	(3)	18	127	12	154	50
Other entertainment .....	39	(3)	(3)	19	151	18	15	118	57
Personal care products and services .....	6	(3)	37	117	14	17	11	12	7
Reading .....	3	(3)	(3)	(3)	(2)	(2)	(3)	12	5
Education .....	303	11	(3)	110	1283	17	15	161	470
All other gifts .....	53	(3)	(3)	(2)	20	136	15	110	60

- <sup>1</sup> Data are likely to have large sampling errors.
- <sup>2</sup> Value is too small to display.
- <sup>3</sup> No data reported.

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