

Table 3414. Consumer units of two or more people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	Total two or more	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) ¹	92,473	4,925	8,709	7,913	7,397	12,331	15,917	16,713	18,567
Consumer unit characteristics:									
Income before taxes	\$104,047	\$6,919	\$23,276	\$34,910	\$44,850	\$59,548	\$84,046	\$121,664	\$251,587
Income after taxes	93,297	10,811	28,341	39,553	48,178	60,996	81,090	111,764	201,816
Age of reference person	50.1	50.1	54.2	54.8	53.1	50.3	48.1	47.5	48.9
Average number in consumer unit:									
People	3.1	2.8	2.8	2.8	2.9	3.0	3.1	3.3	3.4
Children under 188	.9	.8	.7	.8	.8	.8	.9	.9
Adults 65 and older4	.4	.6	.8	.7	.5	.4	.3	.2
Earners	1.6	.6	.8	.9	1.2	1.5	1.8	2.0	2.2
Vehicles	2.2	1.3	1.5	1.9	1.9	2.0	2.4	2.6	2.8
Percent distribution:									
Reference person:									
Men	48	32	38	43	42	47	49	53	56
Women	52	68	62	57	58	53	51	47	44
Housing tenure:									
Homeowner	71	50	54	63	62	64	72	81	89
With mortgage	45	20	20	23	29	35	48	61	69
Without mortgage	26	29	34	39	33	29	24	20	20
Renter	29	50	46	37	38	36	28	19	11
Race of reference person:									
Black or African-American	12	24	18	15	15	13	13	10	6
White, Asian, and all other races, not including Black or African-American	88	76	82	85	85	87	87	90	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	17	23	25	20	20	20	18	13	9
Not Hispanic or Latino	83	77	75	80	80	80	82	87	91
Education of reference person:									
Elementary (1-8)	3	8	7	4	4	3	2	1	1
High school (9-12)	27	47	47	43	37	33	26	17	8
College	70	45	45	52	59	64	72	81	91
Never attended and other	(²)	1	1	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	94	79	84	92	94	95	97	98	97
Average annual expenditures	\$74,664	\$39,156	\$37,105	\$45,298	\$49,956	\$55,779	\$67,724	\$85,366	\$132,584
Food	9,177	6,548	5,407	6,643	6,847	7,239	8,401	10,601	14,147
Food at home	6,010	4,879	3,990	4,692	4,751	4,887	5,616	6,750	8,642
Cereals and bakery products	779	651	548	615	608	625	723	885	1,102
Cereals and cereal products	255	216	173	200	202	202	239	283	367
Bakery products	524	435	376	416	405	423	484	602	735
Meats, poultry, fish, and eggs	1,302	1,151	936	1,040	1,124	1,089	1,221	1,384	1,813
Beef	357	353	270	287	309	300	346	385	466
Pork	255	248	187	209	238	246	245	249	333
Other meats	173	120	117	134	144	136	173	191	246
Poultry	234	202	178	172	206	195	212	247	337
Fish and seafood	206	156	125	168	168	149	178	232	320
Eggs	77	71	59	70	60	64	67	80	111
Dairy products	567	445	369	451	441	464	542	642	807
Fresh milk and cream	179	160	127	159	147	154	169	194	239
Other dairy products	388	284	242	292	293	310	373	448	568
Fruits and vegetables	1,183	957	765	970	913	975	1,080	1,332	1,708
Fresh fruits	426	345	251	349	328	334	380	491	634
Fresh vegetables	378	294	233	299	294	321	350	420	550
Processed fruits	151	120	111	138	121	128	141	164	206
Processed vegetables	228	198	170	183	169	191	208	257	318
Other food at home	2,179	1,676	1,373	1,615	1,665	1,734	2,051	2,508	3,212
Sugar and other sweets	205	169	137	158	161	172	197	230	284
Fats and oils	156	144	110	126	131	136	144	171	213
Miscellaneous foods	1,181	829	692	877	866	910	1,112	1,376	1,799

See footnotes at end of table.

Table 3414. Consumer units of two or more people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	Total two or more	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
Nonalcoholic beverages	565	503	404	427	467	468	539	634	772
Food prepared by consumer unit on out of town trips	73	31	31	27	41	48	58	96	143
Food away from home	3,167	1,669	1,417	1,952	2,096	2,352	2,784	3,851	5,505
Alcoholic beverages	571	198	201	250	320	339	450	617	1,274
Housing	24,692	15,903	14,909	16,413	18,093	19,670	23,073	26,574	40,763
Shelter	14,117	8,949	8,410	8,923	10,149	11,137	12,741	15,241	24,107
Owned dwellings	8,928	3,584	3,304	4,367	5,015	5,765	7,615	10,766	18,060
Mortgage interest and charges	3,530	1,199	951	1,262	1,571	2,017	3,074	4,490	7,637
Property taxes	2,830	1,208	1,123	1,573	1,666	1,849	2,338	3,170	5,830
Maintenance, repairs, insurance, and other expenses	2,568	1,178	1,230	1,532	1,779	1,900	2,203	3,105	4,594
Rented dwellings	4,143	4,777	4,806	4,283	4,734	4,911	4,474	3,510	3,143
Other lodging	1,046	588	299	274	400	460	652	966	2,903
Utilities, fuels, and public services	4,851	3,704	3,704	4,025	4,141	4,437	4,897	5,266	6,192
Natural gas	489	375	377	374	376	432	452	518	711
Electricity	1,747	1,585	1,569	1,603	1,590	1,642	1,723	1,793	2,045
Fuel oil and other fuels	128	55	93	104	91	94	124	134	209
Telephone services	1,688	1,123	1,114	1,299	1,448	1,560	1,798	1,919	2,150
Residential phone service, VOIP, and phone cards	183	151	165	180	204	162	180	179	211
Cellular phone service	1,505	973	948	1,119	1,244	1,397	1,618	1,740	1,940
Water and other public services	800	566	552	645	635	709	800	902	1,077
Household operations	1,813	870	830	1,118	1,165	1,231	1,531	1,826	3,691
Personal services	496	133	114	215	206	190	351	519	1,311
Other household expenses	1,317	738	715	903	959	1,041	1,180	1,307	2,381
Housekeeping supplies	955	585	623	647	687	788	988	1,066	1,413
Laundry and cleaning supplies	198	193	163	204	160	191	201	209	218
Other household products	620	325	379	337	437	493	649	696	986
Postage and stationery	137	67	81	106	90	104	138	161	209
Household furnishings and equipment	2,956	1,795	1,342	1,701	1,951	2,077	2,914	3,175	5,358
Household textiles	135	67	72	102	104	126	122	158	204
Furniture	747	576	343	330	450	509	663	775	1,482
Floor coverings	38	18	14	22	24	25	24	37	90
Major appliances	497	365	276	343	379	371	427	565	834
Small appliances and miscellaneous housewares	154	67	96	94	121	126	155	154	260
Miscellaneous household equipment	1,384	701	543	810	873	920	1,524	1,487	2,489
Apparel and services	1,861	1,431	961	1,092	1,547	1,493	1,511	2,061	3,173
Men and boys	433	340	200	257	257	365	381	548	688
Men, 16 and over	308	183	139	168	169	249	264	399	521
Boys, 2 to 15	125	157	61	89	88	115	117	148	167
Women and girls	700	606	360	382	507	590	585	785	1,172
Women, 16 and over	556	443	286	296	371	452	472	635	951
Girls, 2 to 15	144	164	74	86	135	138	113	150	221
Children under 2	95	³ 87	74	109	106	96	74	104	103
Footwear	377	263	214	228	474	286	282	360	652
Other apparel products and services	257	135	112	116	203	156	189	263	558
Transportation	12,529	6,261	6,435	8,451	9,015	10,479	12,373	15,513	18,996
Vehicle purchases (net outlay)	5,761	2,428	2,493	3,595	3,852	4,580	5,477	7,662	9,180
Cars and trucks, new	2,678	⁵ 510	856	1,261	1,254	1,983	2,412	3,506	5,224
Cars and trucks, used	3,020	1,841	1,569	2,330	2,539	2,561	2,999	4,067	3,879
Other vehicles	63	³ 77	³ 68	³ 4	³ 60	³ 36	66	88	78
Gasoline, other fuels, and motor oil	2,231	1,468	1,444	1,733	1,900	2,132	2,368	2,586	2,777
Other vehicle expenses	4,124	2,189	2,337	2,971	3,124	3,509	4,248	4,818	6,039
Vehicle finance charges	333	150	146	188	218	248	338	467	508
Maintenance and repairs	1,073	548	602	795	801	920	1,149	1,251	1,531
Vehicle rental, leases, licenses, and other charges	890	382	368	520	561	648	782	1,038	1,679
Vehicle insurance	1,828	1,110	1,220	1,469	1,544	1,692	1,979	2,062	2,321
Public and other transportation	413	176	162	153	140	259	280	446	999
Healthcare	6,171	2,941	3,700	4,836	5,023	5,388	6,141	7,014	8,994
Health insurance	4,313	2,087	2,754	3,564	3,642	3,850	4,218	4,934	6,050
Medical services	1,116	422	433	580	707	881	1,212	1,310	1,909
Drugs	544	314	404	506	492	523	490	562	746
Medical supplies	198	119	108	186	182	133	221	207	289

See footnotes at end of table.

Table 3414. Consumer units of two or more people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	Total two or more	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
Entertainment	3,830	1,766	1,665	2,292	2,253	2,396	3,232	4,580	7,446
Fees and admissions	672	230	180	209	272	296	392	661	1,871
Audio and visual equipment and services	1,152	738	758	904	972	989	1,095	1,317	1,629
Pets, toys, hobbies, and playground equipment.....	1,069	445	379	973	682	721	1,011	1,377	1,736
Pets	839	322	300	828	551	499	807	1,082	1,370
Toys, hobbies, and playground equipment.....	230	123	78	145	131	222	204	295	366
Other entertainment supplies, equipment, and services	939	353	348	206	328	390	734	1,224	2,210
Personal care products and services	825	459	412	573	594	590	749	979	1,388
Reading	123	51	63	82	80	91	104	126	240
Education.....	1,531	990	432	289	533	677	882	1,399	4,357
Tobacco products and smoking supplies.....	362	416	387	428	436	422	418	327	223
Miscellaneous	1,049	568	536	557	660	730	1,016	1,261	1,825
Cash contributions.....	2,639	981	774	1,364	1,538	1,721	2,095	2,482	6,156
Personal insurance and pensions	9,302	644	1,224	2,026	3,019	4,545	7,280	11,835	23,603
Life and other personal insurance.....	589	229	221	341	359	344	504	650	1,237
Pensions and Social Security	8,712	415	1,003	1,685	2,659	4,201	6,776	11,185	22,366
Sources of income and personal taxes:									
Income before taxes	\$104,047	\$6,919	\$23,276	\$34,910	\$44,850	\$59,548	\$84,046	\$121,664	\$251,587
Wages and salaries.....	82,599	3,229	10,316	17,693	26,868	42,236	67,150	102,486	209,568
Self-employment income.....	7,415	-1,124	768	955	2,044	2,648	3,998	6,813	24,329
Social Security, private and government retirement	9,743	2,177	9,371	13,969	13,292	12,111	9,773	8,416	8,307
Interest, dividends, rental income, and other property income	2,298	137	212	381	605	665	1,206	2,073	7,563
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	587	1,854	1,603	788	836	583	338	251	108
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,132	427	772	899	964	1,118	1,407	1,383	1,204
Other income.....	273	219	234	224	242	189	176	242	508
Personal taxes (contains some imputed values)	10,751	-3,892	-5,065	-4,644	-3,328	-1,447	2,956	9,899	49,772
Federal income taxes.....	10,288	-1,355	-2,377	-1,802	-920	694	4,008	9,566	41,339
Stimulus payment (new UCC Q20202)#.....	-2,700	-2,444	-2,600	-2,974	-2,786	-3,004	-2,987	-3,126	-1,832
State and local income taxes	3,054	-126	-118	64	339	818	1,858	3,373	9,966
Other taxes.....	108	³ 33	30	68	39	45	77	87	298
Income after taxes	93,297	10,811	28,341	39,553	48,178	60,996	81,090	111,764	201,816
Addenda:									
Net change in total assets and liabilities	\$10,046	\$4,827	-\$581	\$787	\$6,702	-\$60	-\$4,850	\$7,957	\$43,057
Net change in total assets.....	38,623	8,898	3,633	7,712	13,955	12,899	19,718	45,725	112,818
Net change in total liabilities	28,577	4,072	4,213	6,926	7,252	12,959	24,569	37,768	69,761
Other financial information:									
Other money receipts.....	1,592	319	353	418	450	585	772	633	5,703
Mortgage principal paid on owned property.....	-3,083	-972	-877	-1,094	-1,330	-1,627	-2,596	-3,716	-7,036
Estimated market value of owned home.....	275,156	124,034	124,889	160,204	170,210	196,992	230,977	293,300	549,976
Estimated monthly rental value of owned home.....	1,399	722	735	905	968	1,052	1,236	1,580	2,481

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.