

Table 3434. Consumer units of three people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

| Item | Total three 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) ¹ | 19,189 | 871 | 1,594 | 1,239 | 1,247 | 2,382 | 3,586 | 3,757 | 4,511 |
| Consumer unit characteristics: | | | | | | | | | |
| Income before taxes | \$113,041 | \$7,290 | \$22,751 | \$34,996 | \$45,042 | \$59,952 | \$84,696 | \$121,552 | \$249,114 |
| Income after taxes | 100,635 | 12,882 | 29,263 | 40,867 | 48,498 | 61,011 | 81,617 | 111,078 | 200,999 |
| Age of reference person | 48.1 | 43.0 | 48.0 | 46.8 | 46.9 | 49.4 | 48.0 | 48.5 | 49.1 |
| Average number in consumer unit: | | | | | | | | | |
| People | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| Children under 18 | .7 | 1.2 | 1.0 | .9 | .7 | .6 | .6 | .5 | .5 |
| Adults 65 and older | .3 | .2 | .3 | .4 | .4 | .4 | .3 | .3 | .2 |
| Earners | 1.8 | .8 | 1.0 | 1.2 | 1.5 | 1.7 | 1.9 | 2.1 | 2.2 |
| Vehicles | 2.2 | 1.1 | 1.4 | 1.7 | 1.8 | 1.9 | 2.3 | 2.6 | 2.8 |
| Percent distribution: | | | | | | | | | |
| Reference person: | | | | | | | | | |
| Men | 45 | 24 | 27 | 30 | 36 | 47 | 46 | 52 | 55 |
| Women | 55 | 76 | 73 | 70 | 64 | 53 | 54 | 48 | 45 |
| Housing tenure: | | | | | | | | | |
| Homeowner | 69 | 36 | 40 | 46 | 51 | 61 | 72 | 82 | 89 |
| With mortgage | 48 | 19 | 19 | 24 | 24 | 39 | 47 | 62 | 69 |
| Without mortgage | 22 | 17 | 21 | 22 | 27 | 22 | 25 | 20 | 20 |
| Renter | 31 | 64 | 60 | 54 | 49 | 39 | 28 | 18 | 11 |
| Race of reference person: | | | | | | | | | |
| Black or African-American | 16 | 29 | 23 | 20 | 26 | 16 | 18 | 13 | 8 |
| White, Asian, and all other races, not including Black or African-American | 84 | 71 | 77 | 80 | 74 | 84 | 82 | 87 | 92 |
| Hispanic or Latino origin of reference person: | | | | | | | | | |
| Hispanic or Latino | 17 | 26 | 28 | 26 | 19 | 23 | 18 | 11 | 9 |
| Not Hispanic or Latino | 83 | 74 | 72 | 74 | 81 | 77 | 82 | 89 | 91 |
| Education of reference person: | | | | | | | | | |
| Elementary (1-8) | 2 | 2 | 8 | 4 | 2 | 4 | 2 | 1 | 1 |
| High school (9-12) | 29 | 52 | 54 | 51 | 42 | 40 | 30 | 18 | 9 |
| College | 68 | 46 | 38 | 45 | 55 | 55 | 68 | 81 | 90 |
| Never attended and other | (²) | (²) | 1 | 1 | 1 | (²) | (³) | (³) | (²) |
| At least one vehicle owned or leased | 93 | 72 | 78 | 90 | 95 | 90 | 96 | 98 | 97 |
| Average annual expenditures | \$82,810 | \$36,673 | \$38,363 | \$47,022 | \$54,420 | \$59,896 | \$69,614 | \$88,262 | \$143,034 |
| Food | 10,547 | 7,512 | 6,130 | 7,208 | 8,062 | 8,471 | 9,260 | 11,517 | 15,542 |
| Food at home | 6,529 | 5,713 | 4,592 | 4,972 | 5,153 | 5,672 | 6,124 | 6,903 | 8,640 |
| Cereals and bakery products | 818 | 764 | 598 | 645 | 632 | 694 | 730 | 859 | 1,107 |
| Cereals and cereal products | 259 | 320 | 170 | 226 | 233 | 223 | 226 | 263 | 332 |
| Bakery products | 560 | 444 | 428 | 418 | 400 | 471 | 504 | 595 | 775 |
| Meats, poultry, fish, and eggs | 1,421 | 1,489 | 1,137 | 1,057 | 1,224 | 1,378 | 1,383 | 1,402 | 1,730 |
| Beef | 391 | 420 | 319 | 280 | 358 | 340 | 430 | 374 | 467 |
| Pork | 288 | 254 | 206 | 219 | 257 | 406 | 256 | 263 | 327 |
| Other meats | 185 | 203 | 140 | 135 | 132 | 173 | 181 | 174 | 247 |
| Poultry | 256 | 308 | 217 | 173 | 254 | 209 | 215 | 288 | 310 |
| Fish and seafood | 207 | 212 | 151 | 163 | 130 | 168 | 215 | 209 | 275 |
| Eggs | 93 | 92 | 104 | 88 | 93 | 82 | 86 | 94 | 103 |
| Dairy products | 603 | 464 | 392 | 459 | 547 | 513 | 521 | 666 | 814 |
| Fresh milk and cream | 194 | 151 | 146 | 178 | 221 | 171 | 172 | 196 | 239 |
| Other dairy products | 410 | 313 | 246 | 281 | 326 | 349 | 349 | 469 | 575 |
| Fruits and vegetables | 1,240 | 1,006 | 813 | 1,044 | 999 | 1,088 | 1,132 | 1,343 | 1,630 |
| Fresh fruits | 459 | 324 | 285 | 405 | 405 | 396 | 402 | 479 | 634 |
| Fresh vegetables | 394 | 344 | 254 | 355 | 286 | 349 | 352 | 419 | 527 |
| Processed fruits | 156 | 98 | 117 | 119 | 132 | 147 | 143 | 182 | 189 |
| Processed vegetables | 231 | 239 | 158 | 166 | 176 | 195 | 235 | 263 | 280 |
| Other food at home | 2,447 | 1,990 | 1,651 | 1,768 | 1,751 | 1,998 | 2,358 | 2,634 | 3,360 |
| Sugar and other sweets | 224 | 146 | 130 | 125 | 212 | 207 | 192 | 235 | 326 |
| Fats and oils | 159 | 155 | 124 | 127 | 124 | 153 | 132 | 172 | 200 |
| Miscellaneous foods | 1,321 | 1,073 | 789 | 929 | 856 | 993 | 1,373 | 1,412 | 1,870 |

See footnotes at end of table.

Table 3434. Consumer units of three people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

| Item | Total three 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 |
|---|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|--------------------|
| Nonalcoholic beverages | 648 | 569 | 573 | 570 | 483 | 572 | 579 | 717 | 795 |
| Food prepared by consumer unit on out of town trips | 95 | 47 | 434 | 417 | 476 | 73 | 83 | 99 | 170 |
| Food away from home..... | 4,018 | 1,799 | 1,539 | 2,236 | 2,908 | 2,799 | 3,136 | 4,614 | 6,902 |
| Alcoholic beverages | 707 | 222 | 128 | 247 | 241 | 405 | 541 | 814 | 1,459 |
| Housing..... | 26,778 | 15,671 | 16,039 | 18,002 | 19,119 | 21,049 | 23,526 | 27,704 | 42,084 |
| Shelter | 15,291 | 9,255 | 8,862 | 9,984 | 10,966 | 12,158 | 13,209 | 15,257 | 24,721 |
| Owned dwellings..... | 9,427 | 2,522 | 2,370 | 3,649 | 4,379 | 5,772 | 7,706 | 11,115 | 18,132 |
| Mortgage interest and charges | 3,697 | 1,093 | 1,006 | 1,471 | 1,405 | 2,286 | 2,967 | 4,593 | 6,976 |
| Property taxes..... | 2,952 | 819 | 685 | 1,113 | 1,371 | 1,638 | 2,499 | 3,285 | 5,886 |
| Maintenance, repairs, insurance, and other expenses..... | 2,778 | 610 | 679 | 1,065 | 1,602 | 1,847 | 2,240 | 3,237 | 5,270 |
| Rented dwellings..... | 4,519 | 6,376 | 6,327 | 6,120 | 6,197 | 5,820 | 4,531 | 3,090 | 3,109 |
| Other lodging..... | 1,345 | 4357 | 4165 | 216 | 390 | 566 | 972 | 1,053 | 3,480 |
| Utilities, fuels, and public services | 5,233 | 3,550 | 3,887 | 4,263 | 4,284 | 4,642 | 5,277 | 5,548 | 6,578 |
| Natural gas..... | 567 | 348 | 398 | 383 | 458 | 470 | 567 | 605 | 771 |
| Electricity..... | 1,866 | 1,548 | 1,709 | 1,657 | 1,603 | 1,768 | 1,859 | 1,938 | 2,110 |
| Fuel oil and other fuels..... | 180 | 468 | 459 | 4145 | 477 | 129 | 151 | 190 | 324 |
| Telephone services..... | 1,790 | 1,038 | 1,153 | 1,484 | 1,467 | 1,628 | 1,900 | 1,932 | 2,216 |
| Residential phone service, VOIP, and phone cards | 157 | 479 | 130 | 88 | 103 | 135 | 179 | 162 | 206 |
| Cellular phone service | 1,633 | 959 | 1,023 | 1,396 | 1,364 | 1,493 | 1,722 | 1,769 | 2,010 |
| Water and other public services..... | 830 | 547 | 570 | 593 | 679 | 648 | 800 | 884 | 1,158 |
| Household operations | 2,241 | 1,042 | 779 | 1,154 | 1,416 | 1,311 | 1,987 | 2,359 | 4,113 |
| Personal services..... | 763 | 4318 | 4119 | 4177 | 4486 | 281 | 742 | 889 | 1,479 |
| Other household expenses | 1,478 | 724 | 660 | 977 | 929 | 1,030 | 1,245 | 1,470 | 2,633 |
| Housekeeping supplies | 929 | 479 | 959 | 790 | 722 | 682 | 786 | 1,001 | 1,296 |
| Laundry and cleaning supplies | 216 | 220 | 249 | 212 | 198 | 218 | 227 | 228 | 194 |
| Other household products..... | 601 | 220 | 654 | 487 | 447 | 399 | 457 | 641 | 924 |
| Postage and stationery | 112 | 438 | 55 | 91 | 77 | 66 | 102 | 132 | 178 |
| Household furnishings and equipment..... | 3,083 | 1,345 | 1,552 | 1,811 | 1,732 | 2,255 | 2,267 | 3,538 | 5,375 |
| Household textiles..... | 154 | 77 | 79 | 122 | 115 | 75 | 71 | 204 | 276 |
| Furniture | 806 | 386 | 306 | 489 | 437 | 623 | 511 | 945 | 1,469 |
| Floor coverings..... | 48 | 415 | 418 | 410 | 418 | 34 | 34 | 43 | 107 |
| Major appliances..... | 536 | 193 | 299 | 334 | 299 | 394 | 439 | 576 | 928 |
| Small appliances and miscellaneous housewares..... | 148 | 88 | 123 | 88 | 105 | 119 | 129 | 146 | 229 |
| Miscellaneous household equipment..... | 1,391 | 585 | 727 | 767 | 759 | 1,010 | 1,083 | 1,623 | 2,366 |
| Apparel and services | 2,149 | 1,760 | 1,008 | 1,165 | 1,851 | 1,505 | 1,693 | 2,230 | 3,589 |
| Men and boys | 454 | 565 | 212 | 253 | 329 | 315 | 446 | 516 | 640 |
| Men, 16 and over | 353 | 4328 | 4128 | 4207 | 187 | 234 | 373 | 334 | 595 |
| Boys, 2 to 15 | 101 | 4237 | 484 | 446 | 4142 | 81 | 73 | 182 | 45 |
| Women and girls | 761 | 581 | 408 | 483 | 602 | 530 | 540 | 919 | 1,191 |
| Women, 16 and over..... | 649 | 444 | 232 | 364 | 516 | 412 | 462 | 839 | 1,052 |
| Girls, 2 to 15 | 111 | 4137 | 4176 | 4118 | 486 | 118 | 78 | 80 | 139 |
| Children under 2 | 135 | 4102 | 487 | 495 | 4108 | 4135 | 195 | 157 | 114 |
| Footwear..... | 392 | 348 | 4123 | 4161 | 559 | 389 | 310 | 391 | 562 |
| Other apparel products and services | 407 | 164 | 177 | 173 | 253 | 137 | 202 | 248 | 1,082 |
| Transportation..... | 14,801 | 5,197 | 7,737 | 9,438 | 12,529 | 12,097 | 13,320 | 16,037 | 22,830 |
| Vehicle purchases (net outlay)..... | 6,227 | 41,114 | 3,127 | 3,307 | 6,335 | 5,346 | 4,842 | 6,692 | 10,262 |
| Cars and trucks, new | 3,065 | (³) | 41,099 | 4455 | 43,181 | 42,430 | 41,215 | 3,991 | 6,070 |
| Cars and trucks, used | 3,081 | 1,114 | 2,028 | 2,852 | 3,132 | 2,890 | 3,350 | 2,609 | 4,163 |
| Other vehicles | 81 | (³) | (³) | (³) | 422 | 426 | 4277 | 493 | 428 |
| Gasoline, other fuels, and motor oil | 3,296 | 1,799 | 2,092 | 2,548 | 2,638 | 2,907 | 3,375 | 3,831 | 4,096 |
| Other vehicle expenses..... | 4,518 | 2,001 | 2,208 | 3,310 | 3,353 | 3,394 | 4,465 | 5,013 | 6,698 |
| Vehicle finance charges | 377 | 100 | 167 | 227 | 266 | 240 | 393 | 441 | 583 |
| Maintenance and repairs | 1,236 | 542 | 490 | 1,051 | 858 | 896 | 1,241 | 1,448 | 1,788 |
| Vehicle rental, leases, licenses, and other charges | 965 | 299 | 383 | 364 | 524 | 557 | 829 | 990 | 1,887 |
| Vehicle insurance..... | 1,940 | 1,060 | 1,167 | 1,668 | 1,706 | 1,701 | 2,002 | 2,133 | 2,440 |
| Public and other transportation | 760 | 284 | 311 | 273 | 203 | 449 | 638 | 501 | 1,774 |
| Healthcare | 6,526 | 2,212 | 2,713 | 3,717 | 4,197 | 5,456 | 6,249 | 7,592 | 10,022 |
| Health insurance | 4,490 | 1,439 | 1,892 | 2,558 | 3,063 | 3,893 | 4,357 | 5,328 | 6,645 |
| Medical services | 1,252 | 317 | 324 | 483 | 662 | 774 | 1,167 | 1,400 | 2,332 |
| Drugs | 565 | 368 | 421 | 378 | 353 | 632 | 534 | 613 | 717 |
| Medical supplies..... | 218 | 488 | 76 | 297 | 119 | 158 | 190 | 251 | 327 |

See footnotes at end of table.

Table 3434. Consumer units of three people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

| Item | Total three 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 |
|--|--------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|--------------------|
| Entertainment | 3,918 | 1,392 | 1,242 | 2,104 | 2,154 | 2,268 | 2,993 | 4,176 | 7,713 |
| Fees and admissions | 927 | 199 | 124 | 169 | 555 | 275 | 533 | 782 | 2,431 |
| Audio and visual equipment and services..... | 1,158 | 677 | 650 | 876 | 885 | 960 | 1,131 | 1,296 | 1,598 |
| Pets, toys, hobbies, and playground equipment..... | 1,041 | 432 | 392 | 602 | 496 | 755 | 860 | 1,233 | 1,791 |
| Pets | 797 | 186 | 316 | 458 | 387 | 604 | 647 | 907 | 1,422 |
| Toys, hobbies, and playground equipment..... | 243 | ⁴ 246 | ⁴ 76 | ⁴ 144 | ⁴ 110 | 151 | 213 | 325 | 369 |
| Other entertainment supplies, equipment, and services | 792 | 84 | 75 | 457 | 218 | 277 | 468 | 865 | 1,892 |
| Personal care products and services | 981 | 480 | 484 | 746 | 651 | 701 | 994 | 1,072 | 1,471 |
| Reading | 113 | ⁴ 25 | ⁴ 37 | ⁴ 126 | ⁴ 38 | 80 | 83 | 92 | 231 |
| Education..... | 1,875 | 379 | 226 | 345 | 557 | 643 | 900 | 1,537 | 5,234 |
| Tobacco products and smoking supplies | 434 | 579 | 625 | 476 | 350 | 458 | 486 | 452 | 278 |
| Miscellaneous | 1,086 | 454 | 292 | 526 | 546 | 792 | 965 | 1,407 | 1,771 |
| Cash contributions..... | 2,142 | 331 | 422 | 589 | 719 | 1,129 | 1,121 | 1,946 | 5,430 |
| Personal insurance and pensions | 10,754 | 459 | 1,280 | 2,332 | 3,405 | 4,842 | 7,483 | 11,688 | 25,382 |
| Life and other personal insurance..... | 596 | ⁴ 135 | 143 | 251 | 289 | 377 | 472 | 612 | 1,227 |
| Pensions and Social Security..... | 10,158 | 325 | 1,137 | 2,080 | 3,116 | 4,466 | 7,011 | 11,076 | 24,155 |
| Sources of income and personal taxes: | | | | | | | | | |
| Income before taxes | \$113,041 | \$7,290 | \$22,751 | \$34,996 | \$45,042 | \$59,952 | \$84,696 | \$121,552 | \$249,114 |
| Wages and salaries..... | 94,505 | 3,609 | 12,472 | 23,251 | 33,860 | 46,812 | 70,665 | 104,169 | 213,498 |
| Self-employment income..... | 7,924 | ⁴ -1,342 | ⁴ 701 | 1,141 | 2,017 | 1,997 | 3,734 | 6,240 | 23,626 |
| Social Security, private and government retirement | 7,064 | 1,086 | 5,638 | 7,895 | 6,407 | 8,557 | 7,725 | 7,943 | 6,632 |
| Interest, dividends, rental income, and other property income | 1,355 | ⁴ 370 | ⁴ 132 | ⁴ 16 | ⁴ 272 | 132 | 596 | 1,230 | 3,997 |
| Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) | 717 | 2,587 | 2,482 | 1,433 | 855 | 767 | 336 | 256 | ⁴ 158 |
| Unemployment and workers' compensation, veterans' benefits, and regular contributions for support | 1,218 | ⁴ 544 | 960 | 997 | 1,438 | 1,549 | 1,384 | 1,493 | 904 |
| Other income..... | 258 | ⁴ 435 | ⁴ 366 | ⁴ 264 | ⁴ 192 | ⁴ 138 | 255 | ⁴ 221 | 300 |
| Personal taxes (contains some imputed values) | 12,406 | -5,592 | -6,512 | -5,871 | -3,457 | -1,059 | 3,078 | 10,473 | 48,116 |
| Federal income taxes | 10,371 | -3,747 | -4,589 | -4,169 | -2,090 | -216 | 2,947 | 8,393 | 38,967 |
| Stimulus payment (new UCC Q20202)#..... | -1,471 | -1,712 | -1,859 | -1,722 | -1,830 | -1,809 | -1,816 | -1,467 | -669 |
| State and local income taxes | 3,413 | -143 | -95 | 10 | 447 | 900 | 1,851 | 3,441 | 9,641 |
| Other taxes..... | 93 | ⁴ 10 | ⁴ 31 | ⁴ 10 | ⁴ 16 | ⁴ 66 | 96 | 106 | 177 |
| Income after taxes | 100,635 | 12,882 | 29,263 | 40,867 | 48,498 | 61,011 | 81,617 | 111,078 | 200,999 |
| Addenda: | | | | | | | | | |
| Net change in total assets and liabilities | \$6,856 | -\$10,890 | \$5,563 | \$11,844 | \$17,518 | -\$3,051 | \$1,949 | -\$3,682 | \$24,333 |
| Net change in total assets | 32,888 | -9,501 | 13,444 | 22,322 | 31,313 | 16,546 | 30,538 | 19,513 | 72,928 |
| Net change in total liabilities..... | 26,032 | 1,388 | 7,882 | 10,478 | 13,795 | 19,597 | 28,590 | 23,194 | 48,595 |
| Other financial information: | | | | | | | | | |
| Other money receipts | 674 | ⁴ 419 | ⁴ 426 | ⁴ 357 | ⁴ 478 | ⁴ 181 | ⁴ 451 | 742 | 1,333 |
| Mortgage principal paid on owned property..... | -3,576 | -1,133 | -811 | -925 | -1,003 | -1,883 | -2,540 | -3,663 | -8,109 |
| Estimated market value of owned home | 294,637 | 88,638 | 97,490 | 125,884 | 150,462 | 181,035 | 244,912 | 309,525 | 577,478 |
| Estimated monthly rental value of owned home | 1,495 | 551 | 568 | 746 | 874 | 1,047 | 1,315 | 1,656 | 2,630 |

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ 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.