

Table 3434. Consumer units of three people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

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	19,132	940	1,762	1,399	1,296	2,530	3,708	3,437	4,060
Consumer unit characteristics:									
Income before taxes	\$104,885	\$6,848	\$22,688	\$34,847	\$45,016	\$59,771	\$84,332	\$121,103	\$239,655
Income after taxes	92,474	10,919	28,991	39,914	48,189	60,599	80,905	110,470	186,349
Age of reference person	48.0	45.2	47.9	47.9	47.5	49.6	47.1	47.8	48.7
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 187	1.1	1.0	.8	.7	.6	.6	.5	.5
Adults 65 and older3	.2	.3	.4	.4	.4	.3	.2	.2
Earners	1.7	.8	1.0	1.3	1.4	1.6	1.9	2.1	2.2
Vehicles	2.2	1.2	1.3	1.7	1.8	1.9	2.4	2.7	2.8
Percent distribution:									
Reference person:									
Men	44	21	26	32	34	45	48	49	55
Women	56	79	74	68	66	55	52	51	45
Housing tenure:									
Homeowner	69	44	42	52	49	63	71	81	88
With mortgage	47	23	19	26	29	41	49	61	69
Without mortgage	22	21	24	26	21	23	22	21	19
Renter	31	56	58	48	51	37	29	19	12
Race of reference person:									
Black or African-American	15	26	19	21	23	17	16	11	6
White, Asian, and all other races, not including Black or African-American	85	74	81	79	77	83	84	89	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	18	28	32	24	26	21	18	11	8
Not Hispanic or Latino	82	72	68	76	74	79	82	89	92
Education of reference person:									
Elementary (1-8)	3	7	10	4	3	3	2	(²)	(²)
High school (9-12)	28	50	49	48	34	37	26	18	8
College	69	42	40	46	63	60	72	81	92
Never attended and other	(²)	1	1	1	(²)	1	(²)	(³)	(²)
At least one vehicle owned or leased	93	75	78	90	92	93	97	98	96
Average annual expenditures	\$74,487	\$35,996	\$34,065	\$43,096	\$48,421	\$54,186	\$67,557	\$86,796	\$127,535
Food									
Food at home	5,850	4,368	4,091	4,282	4,872	5,118	5,574	6,441	7,776
Cereals and bakery products	739	564	560	542	645	655	663	794	999
Cereals and cereal products	244	216	173	200	227	223	201	262	325
Bakery products	495	348	387	342	418	432	462	532	674
Meats, poultry, fish, and eggs	1,271	1,056	916	872	1,165	1,193	1,269	1,385	1,565
Beef	363	294	225	231	356	321	393	412	432
Pork	241	185	159	176	235	297	249	243	266
Other meats	176	132	120	118	174	163	183	175	229
Poultry	226	199	190	146	209	197	212	242	291
Fish and seafood	193	183	155	141	129	146	165	235	256
Eggs	73	63	66	60	61	69	66	77	91
Dairy products	545	398	386	410	484	437	503	611	736
Fresh milk and cream	176	132	144	163	163	165	156	182	222
Other dairy products	368	266	242	247	321	272	347	429	515
Fruits and vegetables	1,148	797	788	970	900	1,068	1,099	1,240	1,494
Fresh fruits	419	312	258	368	336	362	390	451	570
Fresh vegetables	360	242	211	339	261	388	353	358	465
Processed fruits	144	85	130	102	132	134	121	172	179
Processed vegetables	225	158	189	161	171	183	236	259	280
Other food at home	2,146	1,553	1,441	1,488	1,679	1,766	2,041	2,412	2,981
Sugar and other sweets	197	168	132	122	153	195	165	226	262
Fats and oils	143	111	103	126	145	139	125	150	179
Miscellaneous foods	1,163	746	736	765	878	892	1,188	1,302	1,658

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, 2020-2021 — 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	571	479	445	447	454	497	503	656	732
Food prepared by consumer unit on out of town trips	73	48	425	428	450	44	59	78	150
Food away from home	3,204	1,783	1,163	2,004	1,871	2,172	2,776	4,006	5,325
Alcoholic beverages	548	4130	460	166	269	294	479	594	1,212
Housing	24,720	15,479	14,741	16,385	18,968	19,154	22,497	26,856	39,455
Shelter	14,185	9,127	8,139	9,137	11,276	10,749	12,646	15,217	23,323
Owned dwellings	8,773	3,040	2,181	3,429	4,649	5,327	7,665	11,084	17,324
Mortgage interest and charges	3,515	1,413	884	1,467	1,545	2,341	2,998	4,628	6,740
Property taxes	2,716	955	646	1,034	1,444	1,616	2,306	3,306	5,568
Maintenance, repairs, insurance, and other expenses	2,542	672	651	928	1,660	1,370	2,360	3,149	5,016
Rented dwellings	4,504	5,781	5,811	5,535	6,379	5,097	4,366	3,246	3,507
Other lodging	908	4307	4148	173	248	325	615	887	2,492
Utilities, fuels, and public services	4,924	3,806	3,647	4,132	4,060	4,515	5,004	5,301	6,148
Natural gas	471	377	329	338	372	399	458	498	663
Electricity	1,765	1,602	1,581	1,609	1,508	1,702	1,782	1,847	1,971
Fuel oil and other fuels	138	485	472	488	4108	113	133	121	240
Telephone services	1,776	1,177	1,170	1,440	1,470	1,641	1,882	1,965	2,219
Residential phone service, VOIP, and phone cards	174	120	159	128	144	140	174	195	221
Cellular phone service	1,602	1,057	1,011	1,312	1,326	1,501	1,708	1,770	1,998
Water and other public services	775	565	496	656	602	660	749	871	1,055
Household operations	1,892	843	795	1,005	1,172	1,246	1,829	2,054	3,472
Personal services	592	4237	4141	4183	4312	235	618	706	1,204
Other household expenses	1,299	606	654	821	860	1,011	1,211	1,349	2,268
Housekeeping supplies	870	570	810	529	863	659	793	911	1,236
Laundry and cleaning supplies	200	253	144	201	205	191	211	203	202
Other household products	552	245	521	261	575	372	483	577	871
Postage and stationery	118	473	145	67	83	96	99	131	162
Household furnishings and equipment	2,848	1,132	1,349	1,583	1,597	1,985	2,225	3,373	5,276
Household textiles	134	45	41	135	96	150	67	148	227
Furniture	740	378	312	399	373	609	467	895	1,442
Floor coverings	39	414	417	43	415	31	32	28	97
Major appliances	517	215	305	264	408	310	458	594	921
Small appliances and miscellaneous housewares	141	59	88	84	72	132	108	176	224
Miscellaneous household equipment	1,277	421	586	697	633	753	1,093	1,531	2,366
Apparel and services	1,799	1,427	816	827	1,167	1,319	1,377	2,249	3,005
Men and boys	366	496	103	226	257	237	331	576	423
Men, 16 and over	258	4250	432	174	4176	159	268	337	380
Boys, 2 to 15	108	4246	471	452	480	79	63	239	43
Women and girls	664	595	286	267	461	523	504	844	1,057
Women, 16 and over	524	457	132	161	357	402	429	641	898
Girls, 2 to 15	140	4138	4155	4106	4104	121	75	203	159
Children under 2	108	436	4130	457	441	489	4115	172	4100
Footwear	309	4164	4143	4126	4134	315	307	368	461
Other apparel products and services	351	136	154	152	274	155	121	289	964
Transportation	13,150	5,752	6,204	8,208	9,176	10,448	13,593	17,507	18,440
Vehicle purchases (net outlay)	6,207	42,383	2,308	2,955	3,987	4,766	6,176	9,762	8,530
Cars and trucks, new	3,096	(3)	4247	41,324	41,955	2,450	2,198	5,705	5,038
Cars and trucks, used	3,065	2,383	2,061	1,620	2,014	2,285	3,927	3,945	3,445
Other vehicles	46	(3)	(3)	411	418	432	451	4112	448
Gasoline, other fuels, and motor oil	2,260	1,311	1,526	1,850	1,869	2,078	2,501	2,574	2,690
Other vehicle expenses	4,250	1,850	2,169	3,165	3,164	3,308	4,622	4,828	6,189
Vehicle finance charges	344	137	166	212	213	236	367	477	492
Maintenance and repairs	1,045	546	443	806	750	780	1,242	1,093	1,546
Vehicle rental, leases, licenses, and other charges	906	211	280	375	626	573	888	1,061	1,704
Vehicle insurance	1,955	957	1,281	1,772	1,575	1,719	2,125	2,198	2,447
Public and other transportation	433	207	202	238	156	296	293	343	1,031
Healthcare	6,087	2,126	2,658	3,107	3,822	5,326	6,453	7,399	9,264
Health insurance	4,308	1,396	1,921	2,194	2,813	3,822	4,575	5,330	6,416
Medical services	1,077	344	312	464	550	773	1,177	1,311	1,859
Drugs	509	320	318	339	317	594	471	551	692
Medical supplies	192	466	107	109	142	137	230	207	297

See footnotes at end of table.

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Entertainment	3,436	1,471	1,226	2,759	2,004	1,998	2,828	3,835	6,496
Fees and admissions	738	160	162	208	415	230	369	506	2,251
Audio and visual equipment and services	1,115	735	736	872	796	956	1,053	1,216	1,612
Pets, toys, hobbies, and playground equipment.....	939	396	253	1,597	520	554	764	1,228	1,308
Pets	713	201	198	1,483	466	425	537	882	975
Toys, hobbies, and playground equipment.....	225	⁴ 195	⁴ 55	⁴ 114	⁴ 54	129	226	346	332
Other entertainment supplies, equipment, and services	645	180	74	82	273	258	641	886	1,325
Personal care products and services	829	441	342	583	529	601	805	1,011	1,282
Reading	104	⁴ 20	⁴ 20	⁴ 98	⁴ 77	75	80	93	214
Education.....	1,907	712	149	441	573	547	1,043	1,888	5,516
Tobacco products and smoking supplies.....	397	578	436	501	379	522	411	345	260
Miscellaneous	876	677	320	709	756	717	867	894	1,332
Cash contributions.....	1,887	461	477	649	710	1,049	1,307	2,121	4,485
Personal insurance and pensions	9,692	571	1,360	2,378	3,249	4,845	7,467	11,555	23,473
Life and other personal insurance.....	586	175	165	249	284	358	508	607	1,271
Pensions and Social Security	9,106	396	1,195	2,128	2,965	4,486	6,959	10,948	22,202
Sources of income and personal taxes:									
Income before taxes	\$104,885	\$6,848	\$22,688	\$34,847	\$45,016	\$59,771	\$84,332	\$121,103	\$239,655
Wages and salaries.....	87,790	3,420	12,776	24,269	32,189	46,281	71,570	104,849	205,755
Self-employment income.....	7,034	⁴ 1,742	808	685	2,468	2,733	3,186	5,840	22,621
Social Security, private and government retirement	6,610	2,150	5,568	7,304	7,591	8,229	7,073	6,959	5,816
Interest, dividends, rental income, and other property income	1,303	⁴ 23	⁴ 70	⁴ 126	305	275	798	1,411	3,869
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	597	2,020	1,889	896	690	670	278	221	⁴ 139
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,284	632	1,224	1,391	1,442	1,416	1,260	1,490	1,138
Other income.....	266	⁴ 345	352	⁴ 175	⁴ 330	168	166	333	318
Personal taxes (contains some imputed values)	12,411	-4,071	-6,304	-5,068	-3,173	-828	3,427	10,633	53,306
Federal income taxes.....	11,735	-1,541	-3,304	-2,257	-558	1,223	4,361	9,992	44,841
Stimulus payment (new UCC Q20202)#.....	-2,615	-2,406	-2,919	-2,945	-3,072	-3,006	-2,984	-2,913	-1,438
State and local income taxes	3,193	-154	-115	107	424	900	1,929	3,437	9,725
Other taxes.....	98	⁴ 29	⁴ 34	⁴ 27	⁴ 33	⁴ 55	121	117	177
Income after taxes	92,474	10,919	28,991	39,914	48,189	60,599	80,905	110,470	186,349
Addenda:									
Net change in total assets and liabilities	\$18,159	-\$77	-\$3,472	-\$6,319	\$10,643	\$862	-\$2,036	-\$800	\$87,879
Net change in total assets.....	45,180	5,184	2,493	7,255	23,824	18,162	23,483	29,536	142,749
Net change in total liabilities	27,021	5,261	5,965	13,575	13,182	17,300	25,519	30,335	54,870
Other financial information:									
Other money receipts.....	5,088	⁴ 227	⁴ 484	⁴ 366	⁴ 278	⁴ 368	⁴ 594	⁴ 749	⁴ 22,094
Mortgage principal paid on owned property.....	-3,245	-1,300	-738	-917	-1,354	-1,812	-2,497	-3,648	-7,424
Estimated market value of owned home.....	251,168	96,496	84,128	121,920	141,053	163,485	212,471	290,169	496,127
Estimated monthly rental value of owned home.....	1,328	619	518	714	833	952	1,198	1,601	2,336

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.