

Table 3414. Consumer units of two or more people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

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	92,677	4,723	7,841	7,161	6,800	12,257	15,565	17,490	20,841
Consumer unit characteristics:									
Income before taxes	\$110,773	\$7,309	\$23,350	\$35,060	\$44,810	\$59,613	\$84,242	\$122,067	\$255,070
Income after taxes	99,112	12,232	28,893	40,365	48,629	61,260	81,912	112,297	205,919
Age of reference person	50.1	49.2	54.0	55.2	53.6	50.2	48.4	47.9	48.9
Average number in consumer unit:									
People	3.1	2.8	2.8	2.8	2.9	3.0	3.1	3.2	3.4
Children under 188	.9	.8	.7	.7	.8	.8	.8	.9
Adults 65 and older4	.4	.6	.8	.7	.5	.4	.3	.2
Earners	1.6	.7	.8	.9	1.1	1.4	1.8	2.0	2.2
Vehicles	2.2	1.3	1.5	1.8	1.8	2.0	2.3	2.5	2.8
Percent distribution:									
Reference person:									
Men	49	34	39	40	43	47	50	55	55
Women	51	66	61	60	57	53	50	45	45
Housing tenure:									
Homeowner	71	46	52	61	61	64	71	79	89
With mortgage	45	18	19	22	26	36	46	59	69
Without mortgage	26	28	34	39	35	28	26	21	20
Renter	29	54	48	39	39	36	29	21	11
Race of reference person:									
Black or African-American	12	23	19	14	16	13	13	10	7
White, Asian, and all other races, not including Black or African-American	88	77	81	86	84	87	87	90	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	17	23	25	21	20	20	19	13	9
Not Hispanic or Latino	83	77	75	79	80	80	81	87	91
Education of reference person:									
Elementary (1-8)	3	6	7	5	4	3	2	1	1
High school (9-12)	27	49	50	45	37	34	27	18	9
College	69	44	41	49	59	62	71	80	90
Never attended and other	(²)	1	1	1	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	94	75	84	93	94	93	97	98	97
Average annual expenditures	\$82,173	\$40,749	\$42,590	\$47,817	\$53,419	\$59,595	\$70,929	\$88,640	\$144,084
Food	10,455	7,395	6,292	7,018	7,772	8,424	9,353	11,591	15,944
Food at home	6,494	5,443	4,586	4,948	5,087	5,579	6,108	6,963	8,933
Cereals and bakery products	824	695	590	640	622	701	776	892	1,128
Cereals and cereal products	257	242	182	213	196	208	239	273	354
Bakery products	567	454	408	427	426	493	538	619	774
Meats, poultry, fish, and eggs	1,387	1,252	1,117	1,084	1,201	1,268	1,344	1,411	1,774
Beef	368	367	329	271	330	360	369	365	435
Pork	280	251	217	229	248	289	276	270	342
Other meats	190	153	142	179	153	157	187	198	250
Poultry	248	220	205	157	226	212	237	274	318
Fish and seafood	211	169	147	166	171	169	193	210	313
Eggs	91	92	77	82	73	81	82	94	116
Dairy products	605	480	405	486	489	520	574	659	821
Fresh milk and cream	193	167	142	167	168	171	182	198	253
Other dairy products	412	313	263	319	321	349	393	461	569
Fruits and vegetables	1,265	1,068	859	982	962	1,072	1,142	1,371	1,789
Fresh fruits	467	388	311	359	369	371	406	518	676
Fresh vegetables	402	323	270	305	303	348	359	433	575
Processed fruits	164	137	114	139	124	144	155	167	227
Processed vegetables	233	220	164	179	165	208	221	252	312
Other food at home	2,413	1,946	1,614	1,755	1,813	2,018	2,272	2,631	3,420
Sugar and other sweets	226	178	154	165	178	206	221	235	309
Fats and oils	173	150	131	128	133	157	161	181	235
Miscellaneous foods	1,273	1,012	807	903	912	1,035	1,196	1,418	1,844

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, 2021-2022 — 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	645	574	487	515	524	550	622	679	857
Food prepared by consumer unit on out of town trips	96	33	36	45	65	71	72	118	175
Food away from home	3,961	1,952	1,707	2,070	2,685	2,845	3,245	4,628	7,011
Alcoholic beverages	709	249	272	334	323	441	550	811	1,432
Housing	26,454	15,927	15,604	17,600	19,049	20,848	23,735	27,641	42,741
Shelter	15,176	8,921	8,654	9,496	10,712	12,036	13,268	15,761	25,235
Owned dwellings	9,383	3,258	3,195	4,333	5,048	6,115	7,670	10,537	18,482
Mortgage interest and charges	3,638	1,079	890	1,188	1,584	2,078	2,885	4,364	7,635
Property taxes	2,957	1,108	1,121	1,550	1,719	1,908	2,382	3,165	5,828
Maintenance, repairs, insurance, and other expenses	2,788	1,071	1,184	1,595	1,746	2,129	2,403	3,007	5,020
Rented dwellings	4,416	5,241	5,110	4,768	5,125	5,294	4,790	3,957	3,206
Other lodging	1,377	423	350	395	539	627	808	1,268	3,548
Utilities, fuels, and public services	5,101	3,581	3,919	4,283	4,358	4,580	5,002	5,485	6,472
Natural gas	559	378	405	424	442	484	511	589	799
Electricity	1,850	1,572	1,652	1,735	1,661	1,731	1,788	1,897	2,166
Fuel oil and other fuels	168	47	106	129	99	118	145	186	286
Telephone services	1,688	1,041	1,179	1,310	1,463	1,522	1,757	1,909	2,090
Residential phone service, VOIP, and phone cards	162	113	157	153	173	145	160	160	186
Cellular phone service	1,526	928	1,022	1,158	1,291	1,377	1,596	1,749	1,904
Water and other public services	836	543	577	685	693	725	801	904	1,131
Household operations	2,064	943	920	1,179	1,302	1,335	1,679	2,084	4,004
Personal services	595	122	128	229	243	211	415	633	1,447
Other household expenses	1,469	821	792	949	1,059	1,124	1,264	1,451	2,556
Housekeeping supplies	924	658	662	693	720	749	933	963	1,302
Laundry and cleaning supplies	200	189	202	214	183	190	222	199	196
Other household products	589	369	358	381	432	462	568	619	923
Postage and stationery	134	100	102	98	106	97	144	146	183
Household furnishings and equipment	3,189	1,824	1,448	1,949	1,957	2,149	2,853	3,348	5,728
Household textiles	152	50	92	98	117	95	127	164	274
Furniture	889	549	353	528	477	512	665	874	1,827
Floor coverings	41	17	11	19	22	27	26	37	94
Major appliances	534	389	300	330	352	365	430	633	880
Small appliances and miscellaneous housewares	159	116	101	106	138	134	169	145	237
Miscellaneous household equipment	1,413	704	591	868	849	1,016	1,436	1,495	2,417
Apparel and services	2,231	1,946	1,189	1,094	1,742	1,647	1,987	2,283	3,739
Men and boys	540	428	281	293	296	422	530	555	900
Men, 16 and over	386	221	179	192	197	322	374	379	686
Boys, 2 to 15	155	207	102	101	99	100	156	176	214
Women and girls	828	1,051	448	377	568	630	734	841	1,349
Women, 16 and over	688	906	354	307	453	518	600	705	1,135
Girls, 2 to 15	140	146	94	70	114	111	134	137	214
Children under 2	97	³ 99	64	102	166	75	102	100	90
Footwear	431	243	232	210	518	338	387	466	653
Other apparel products and services	335	124	163	112	194	182	234	321	747
Transportation	14,125	6,770	7,728	9,304	10,077	10,729	13,200	16,189	22,135
Vehicle purchases (net outlay)	5,797	2,114	2,897	3,525	3,973	3,832	5,247	6,752	9,864
Cars and trucks, new	2,766	³ 855	851	1,234	1,548	1,583	1,977	3,224	5,743
Cars and trucks, used	2,954	1,176	1,903	2,256	2,389	2,242	3,125	3,466	4,038
Other vehicles	77	³ 83	³ 143	³ 34	³ 36	³ 6	145	62	83
Gasoline, other fuels, and motor oil	3,197	2,095	2,072	2,366	2,555	2,920	3,268	3,703	4,052
Other vehicle expenses	4,361	2,274	2,484	3,119	3,206	3,549	4,231	4,962	6,414
Vehicle finance charges	358	144	168	197	240	289	359	449	537
Maintenance and repairs	1,246	750	706	952	884	1,008	1,208	1,431	1,797
Vehicle rental, leases, licenses, and other charges	914	286	406	532	541	580	715	1,001	1,770
Vehicle insurance	1,842	1,092	1,203	1,437	1,541	1,672	1,949	2,081	2,310
Public and other transportation	770	288	274	294	343	428	454	771	1,805
Healthcare	6,555	3,216	3,828	5,062	5,104	5,890	6,295	7,349	9,243
Health insurance	4,406	2,244	2,763	3,649	3,711	3,828	4,182	5,013	6,000
Medical services	1,291	568	527	669	682	985	1,342	1,505	2,116
Drugs	636	317	416	550	527	893	560	592	799
Medical supplies	222	87	122	194	184	184	210	238	329

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, 2021-2022 — 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	4,225	1,808	1,742	2,145	2,313	2,891	3,565	4,201	8,356
Fees and admissions	921	247	179	251	374	419	549	869	2,384
Audio and visual equipment and services.....	1,128	687	662	946	898	940	1,076	1,243	1,595
Pets, toys, hobbies, and playground equipment.....	1,108	543	514	667	685	870	1,167	1,063	1,891
Pets	880	404	404	505	566	663	928	822	1,547
Toys, hobbies, and playground equipment.....	227	139	109	162	119	207	239	241	344
Other entertainment supplies, equipment, and services	1,068	331	387	282	356	663	773	1,026	2,486
Personal care products and services	959	529	519	613	716	717	872	1,040	1,563
Reading	125	75	66	67	94	76	116	113	234
Education.....	1,554	494	442	322	631	654	783	1,411	4,163
Tobacco products and smoking supplies	394	483	455	468	447	435	447	396	243
Miscellaneous	1,114	539	571	631	570	780	950	1,294	1,962
Cash contributions.....	2,976	763	2,638	1,117	1,674	1,538	1,658	2,325	7,044
Personal insurance and pensions	10,298	554	1,244	2,042	2,907	4,526	7,418	11,995	25,282
Life and other personal insurance.....	620	208	233	398	345	361	490	610	1,284
Pensions and Social Security.....	9,678	346	1,011	1,645	2,562	4,165	6,928	11,385	23,998
Sources of income and personal taxes:									
Income before taxes	\$110,773	\$7,309	\$23,350	\$35,060	\$44,810	\$59,613	\$84,242	\$122,067	\$255,070
Wages and salaries.....	88,200	2,643	10,420	17,196	26,099	42,460	66,156	101,525	213,690
Self-employment income.....	7,893	-324	775	1,222	1,700	2,518	4,309	6,988	23,341
Social Security, private and government retirement	10,189	1,895	9,171	14,198	14,408	12,156	10,700	9,525	8,718
Interest, dividends, rental income, and other property income	2,542	238	252	342	605	687	1,344	2,246	7,547
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	682	2,208	1,835	1,081	941	735	373	358	151
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	985	349	628	790	823	882	1,153	1,214	1,128
Other income.....	282	300	269	231	235	175	207	210	494
Personal taxes (contains some imputed values)	11,660	-4,923	-5,542	-5,305	-3,819	-1,647	2,330	9,770	49,151
Federal income taxes	9,799	-3,291	-3,812	-3,482	-2,464	-780	2,325	8,094	39,687
Stimulus payment (new UCC Q2020)#.....	-1,560	-1,516	-1,646	-1,896	-1,689	-1,731	-1,820	-1,751	-925
State and local income taxes	3,304	-134	-113	6	291	808	1,766	3,318	10,090
Other taxes.....	117	³ 18	29	68	43	56	59	110	299
Income after taxes	99,112	12,232	28,893	40,365	48,629	61,260	81,912	112,297	205,919
Addenda:									
Net change in total assets and liabilities	\$8,029	-\$296	\$3,963	\$4,416	-\$3,517	\$5,686	-\$9,967	\$6,893	\$32,227
Net change in total assets	32,462	7,616	8,731	11,219	8,846	13,489	13,330	34,765	85,540
Net change in total liabilities.....	24,433	7,912	4,768	6,803	12,364	7,803	23,297	27,872	53,313
Other financial information:									
Other money receipts	1,015	534	377	270	391	386	527	1,264	2,350
Mortgage principal paid on owned property.....	-3,373	-928	-852	-972	-1,336	-1,892	-2,489	-3,673	-7,644
Estimated market value of owned home	309,723	139,116	133,613	172,330	180,028	216,076	254,700	319,186	592,394
Estimated monthly rental value of owned home	1,533	753	764	960	1,014	1,138	1,324	1,665	2,644

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.