

**Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

Item	Total four 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) <sup>1</sup> .....	16,754	695	951	919	974	2,012	2,708	3,669	4,826
Consumer unit characteristics:									
Income before taxes .....	\$128,299	\$6,767	\$23,296	\$34,904	\$44,898	\$59,635	\$84,185	\$122,192	\$259,122
Income after taxes .....	114,008	13,248	32,117	43,756	51,712	63,969	82,697	114,229	208,862
Age of reference person .....	43.7	40.9	42.5	40.5	43.0	42.4	42.6	44.1	46.0
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	1.7	1.7	1.7	1.6	1.4	1.5	1.5
Adults 65 and older .....	.1	( <sup>2</sup> )	.2	<sup>3</sup> .2	.2	.2	.1	.1	.1
Earners .....	2.0	.8	1.2	1.5	1.5	1.8	2.1	2.2	2.3
Vehicles .....	2.4	1.7	1.5	1.6	1.7	2.0	2.3	2.7	2.8
Percent distribution:									
Reference person:									
Men .....	49	29	38	38	43	43	50	55	55
Women .....	51	71	62	62	57	57	50	45	45
Housing tenure:									
Homeowner .....	71	44	32	42	46	56	68	84	93
With mortgage .....	57	25	15	26	35	41	51	71	80
Without mortgage .....	14	19	17	17	11	15	17	13	13
Renter .....	29	56	68	58	54	44	32	16	7
Race of reference person:									
Black or African-American .....	14	26	28	16	16	16	18	12	6
White, Asian, and all other races, not including Black or African-American .....	86	74	72	84	84	84	82	88	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	19	27	34	37	33	30	22	15	8
Not Hispanic or Latino .....	81	73	66	63	67	70	78	85	92
Education of reference person:									
Elementary (1-8) .....	3	5	7	10	8	6	1	1	( <sup>2</sup> )
High school (9-12) .....	25	57	53	47	41	33	29	17	7
College .....	72	37	38	41	50	61	70	82	92
Never attended and other .....	( <sup>2</sup> )	1	2	2	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	95	86	82	90	91	95	97	98	99
Average annual expenditures .....	\$88,583	\$47,730	\$39,034	\$45,577	\$49,712	\$59,284	\$70,665	\$88,822	\$141,613
Food .....									
Food at home .....	7,583	5,462	4,346	5,286	6,025	6,179	6,147	7,693	10,337
Cereals and bakery products .....	1,015	696	582	742	766	831	797	1,092	1,359
Cereals and cereal products .....	327	207	198	229	290	247	276	343	435
Bakery products .....	689	488	383	513	476	584	521	749	924
Meats, poultry, fish, and eggs .....	1,595	1,406	1,191	1,133	1,415	1,409	1,281	1,551	2,061
Beef .....	431	542	458	322	367	422	336	425	493
Pork .....	309	335	219	221	287	280	265	269	402
Other meats .....	211	64	125	176	141	167	197	213	290
Poultry .....	280	208	189	135	292	241	224	297	361
Fish and seafood .....	267	193	148	201	227	215	185	254	386
Eggs .....	96	63	52	77	101	84	75	93	129
Dairy products .....	725	464	368	542	569	531	626	766	983
Fresh milk and cream .....	228	150	121	214	224	204	202	224	288
Other dairy products .....	496	314	247	328	344	326	423	542	695
Fruits and vegetables .....	1,529	1,133	823	967	1,309	1,174	1,215	1,601	2,092
Fresh fruits .....	564	424	269	343	522	395	417	603	794
Fresh vegetables .....	481	328	271	249	424	391	387	523	645
Processed fruits .....	198	107	101	182	156	171	191	186	261
Processed vegetables .....	285	274	182	193	207	217	219	289	392
Other food at home .....	2,720	1,764	1,383	1,902	1,966	2,235	2,228	2,682	3,843
Sugar and other sweets .....	266	184	135	182	213	239	248	259	351
Fats and oils .....	193	164	147	131	179	154	144	204	249
Miscellaneous foods .....	1,489	838	678	1,067	1,010	1,167	1,188	1,443	2,195

See footnotes at end of table.

**Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued**

Item	Total four 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 .....	697	535	379	502	519	631	599	710	909
Food prepared by consumer unit on out of town trips .....	75	<sup>3</sup> 43	<sup>3</sup> 44	<sup>3</sup> 20	<sup>3</sup> 44	44	49	66	138
Food away from home .....	3,834	1,742	1,398	1,833	2,806	2,576	3,156	4,064	5,815
Alcoholic beverages .....	540	<sup>3</sup> 97	<sup>3</sup> 97	<sup>3</sup> 119	<sup>3</sup> 165	216	321	413	1,151
Housing .....	28,704	21,016	17,485	18,037	18,883	21,153	23,585	27,289	43,036
Shelter .....	16,234	12,676	10,861	9,576	10,965	12,062	12,826	15,352	24,458
Owned dwellings .....	10,868	5,069	2,620	2,702	4,193	5,256	7,162	11,633	20,066
Mortgage interest and charges .....	5,008	1,830	703	1,189	2,239	2,278	3,397	5,605	9,187
Property taxes .....	3,361	1,102	656	971	1,143	1,481	2,197	3,443	6,498
Maintenance, repairs, insurance, and other expenses .....	2,499	2,137	1,262	542	811	1,498	1,569	2,586	4,381
Rented dwellings .....	4,257	5,654	7,814	6,784	6,568	6,415	5,190	3,038	1,912
Other lodging .....	1,109	<sup>3</sup> 1,953	<sup>3</sup> 426	<sup>3</sup> 91	<sup>3</sup> 204	390	473	682	2,480
Utilities, fuels, and public services .....	5,443	4,150	3,952	4,279	4,363	4,666	5,275	5,624	6,642
Natural gas .....	556	377	408	375	350	434	490	560	772
Electricity .....	1,916	1,813	1,653	1,733	1,664	1,714	1,871	1,906	2,187
Fuel oil and other fuels .....	112	<sup>3</sup> 27	<sup>3</sup> 36	<sup>3</sup> 79	<sup>3</sup> 103	<sup>3</sup> 73	80	100	191
Telephone services .....	1,942	1,312	1,346	1,463	1,676	1,726	2,006	2,037	2,279
Residential phone service, VOIP, and phone cards .....	151	<sup>3</sup> 97	<sup>3</sup> 80	117	155	110	138	147	206
Cellular phone service .....	1,791	1,215	1,265	1,346	1,521	1,617	1,868	1,890	2,073
Water and other public services .....	916	622	511	630	570	718	829	1,021	1,213
Household operations .....	2,796	1,274	803	1,331	1,192	1,291	1,800	2,354	5,514
Personal services .....	1,332	<sup>3</sup> 353	<sup>3</sup> 136	<sup>3</sup> 515	<sup>3</sup> 311	427	785	1,152	2,892
Other household expenses .....	1,464	921	667	816	881	864	1,015	1,203	2,622
Housekeeping supplies .....	1,116	520	555	668	736	824	1,293	1,150	1,458
Laundry and cleaning supplies .....	220	194	237	225	193	236	174	221	240
Other household products .....	760	238	308	392	423	485	1,028	775	1,012
Postage and stationery .....	136	<sup>3</sup> 88	<sup>3</sup> 10	<sup>3</sup> 51	120	103	91	154	206
Household furnishings and equipment .....	3,115	2,396	1,313	2,183	1,627	2,310	2,390	2,808	4,964
Household textiles .....	152	<sup>3</sup> 1	<sup>3</sup> 46	117	108	148	174	151	197
Furniture .....	825	1,452	314	316	280	452	670	675	1,400
Floor coverings .....	32	<sup>3</sup> 23	<sup>3</sup> 7	<sup>3</sup> 3	<sup>3</sup> 7	<sup>3</sup> 9	15	22	75
Major appliances .....	488	342	410	548	508	439	322	483	627
Small appliances and miscellaneous housewares .....	167	77	104	175	145	148	130	115	254
Miscellaneous household equipment .....	1,451	470	433	1,024	579	1,115	1,078	1,362	2,410
Apparel and services .....	2,489	2,425	1,411	1,932	1,848	1,921	1,598	2,189	3,783
Men and boys .....	589	693	395	466	299	656	372	491	831
Men, 16 and over .....	344	<sup>3</sup> 205	<sup>3</sup> 259	<sup>3</sup> 194	<sup>3</sup> 73	494	211	285	508
Boys, 2 to 15 .....	244	<sup>3</sup> 489	<sup>3</sup> 136	<sup>3</sup> 272	226	161	161	207	323
Women and girls .....	921	896	294	598	492	655	713	993	1,329
Women, 16 and over .....	674	498	221	342	247	587	523	795	946
Girls, 2 to 15 .....	247	<sup>3</sup> 399	<sup>3</sup> 72	<sup>3</sup> 256	<sup>3</sup> 245	<sup>3</sup> 68	190	198	383
Children under 2 .....	153	<sup>3</sup> 398	<sup>3</sup> 110	<sup>3</sup> 545	<sup>3</sup> 101	<sup>3</sup> 127	<sup>3</sup> 83	<sup>3</sup> 98	146
Footwear .....	559	<sup>3</sup> 326	<sup>3</sup> 484	<sup>3</sup> 227	835	305	296	367	961
Other apparel products and services .....	268	111	127	95	120	178	134	240	516
Transportation .....	15,301	5,581	6,721	8,394	9,164	11,719	14,506	16,223	22,179
Vehicle purchases (net outlay) .....	7,379	<sup>3</sup> 975	<sup>3</sup> 2,214	<sup>3</sup> 3,021	3,638	4,753	7,323	7,894	11,638
Cars and trucks, new .....	3,328	<sup>3</sup> 761	<sup>3</sup> 1,310	( <sup>4</sup> )	<sup>3</sup> 558	<sup>3</sup> 1,675	3,277	3,084	6,193
Cars and trucks, used .....	4,012	<sup>3</sup> 215	<sup>3</sup> 868	3,021	3,080	3,036	4,037	4,692	5,431
Other vehicles .....	39	( <sup>4</sup> )	<sup>3</sup> 36	( <sup>4</sup> )	( <sup>4</sup> )	<sup>3</sup> 43	<sup>3</sup> 8	118	<sup>3</sup> 14
Gasoline, other fuels, and motor oil .....	2,715	2,149	1,708	2,114	2,126	2,692	2,598	2,822	3,221
Other vehicle expenses .....	4,765	2,434	2,643	3,120	3,278	4,038	4,286	5,129	6,421
Vehicle finance charges .....	433	118	173	209	247	332	457	532	564
Maintenance and repairs .....	1,193	511	743	708	841	1,143	1,081	1,205	1,611
Vehicle rental, leases, licenses, and other charges .....	1,043	414	315	552	510	620	703	1,171	1,748
Vehicle insurance .....	2,096	1,390	1,412	1,650	1,680	1,944	2,045	2,221	2,498
Public and other transportation .....	443	<sup>3</sup> 23	<sup>3</sup> 156	<sup>3</sup> 139	<sup>3</sup> 122	236	298	379	899
Healthcare .....	6,223	2,099	2,204	2,580	3,198	4,566	5,886	6,999	9,193
Health insurance .....	4,327	1,220	1,619	2,087	2,281	3,158	3,887	5,060	6,322
Medical services .....	1,224	550	301	242	475	931	1,390	1,170	1,913
Drugs .....	487	174	220	169	335	361	421	584	681
Medical supplies .....	186	<sup>3</sup> 155	<sup>3</sup> 64	<sup>3</sup> 82	106	117	189	185	276

See footnotes at end of table.

**Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued**

Item	Total four 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 .....	4,860	2,180	1,383	2,143	1,319	2,179	2,710	5,423	9,028
Fees and admissions .....	988	<sup>3</sup> 594	<sup>2</sup> 290	129	129	277	442	807	2,255
Audio and visual equipment and services .....	1,192	591	560	1,039	773	906	1,074	1,376	1,559
Pets, toys, hobbies, and playground equipment.....	1,310	507	279	829	244	680	621	2,323	1,805
Pets .....	1,011	319	250	587	170	342	387	1,989	1,395
Toys, hobbies, and playground equipment.....	299	<sup>3</sup> 188	<sup>3</sup> 30	<sup>3</sup> 242	<sup>3</sup> 74	338	235	334	410
Other entertainment supplies, equipment, and services .....	1,371	<sup>3</sup> 488	<sup>3</sup> 254	147	173	316	574	917	3,409
Personal care products and services .....	952	515	430	719	579	556	723	945	1,511
Reading .....	112	<sup>3</sup> 17	<sup>3</sup> 47	<sup>3</sup> 54	<sup>3</sup> 72	73	85	118	179
Education.....	2,388	2,007	493	347	478	854	1,294	1,770	5,304
Tobacco products and smoking supplies.....	313	544	489	390	591	398	413	254	128
Miscellaneous .....	1,253	1,092	369	422	439	867	1,470	1,316	1,752
Cash contributions.....	1,927	2,053	472	616	484	791	1,123	1,648	3,875
Personal insurance and pensions .....	12,103	899	1,689	2,704	3,662	5,236	7,647	12,477	24,341
Life and other personal insurance.....	699	<sup>3</sup> 157	<sup>3</sup> 160	186	182	367	406	690	1,394
Pensions and Social Security .....	11,405	743	1,529	2,519	3,480	4,869	7,241	11,787	22,947
Sources of income and personal taxes:									
Income before taxes .....	\$128,299	\$6,767	\$23,296	\$34,904	\$44,898	\$59,635	\$84,185	\$122,192	\$259,122
Wages and salaries.....	113,001	7,138	15,435	27,222	35,724	50,795	74,198	109,543	229,732
Self-employment income.....	8,965	<sup>3</sup> 4,586	<sup>3</sup> 1,414	<sup>3</sup> 1,686	2,722	3,319	4,668	8,135	20,447
Social Security, private and government retirement .....	2,628	<sup>3</sup> 715	2,410	3,462	3,699	3,378	3,306	2,641	1,867
Interest, dividends, rental income, and other property income .....	1,771	<sup>3</sup> 57	<sup>3</sup> 137	<sup>3</sup> 163	<sup>3</sup> 246	30	176	616	5,452
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	596	2,816	2,410	1,285	928	802	433	<sup>3</sup> 129	<sup>3</sup> 83
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	988	<sup>3</sup> 403	1,213	821	1,054	1,088	1,232	932	912
Other income.....	349	<sup>3</sup> 225	<sup>3</sup> 277	<sup>3</sup> 264	<sup>3</sup> 525	<sup>3</sup> 222	172	197	630
Personal taxes (contains some imputed values) .....	14,291	-6,481	-8,821	-8,852	-6,815	-4,334	1,489	7,963	50,260
Federal income taxes.....	12,944	-2,841	-5,811	-5,527	-3,735	-836	2,479	8,341	40,910
Stimulus payment (new UCC Q20202)#.....	-3,109	-3,473	-2,743	-3,348	-3,363	-4,402	-2,868	-3,845	-2,069
State and local income taxes .....	4,214	-189	-277	-19	277	873	1,840	3,414	10,668
Other taxes.....	242	<sup>3</sup> 22	<sup>3</sup> 11	<sup>3</sup> 42	<sup>3</sup> 7	<sup>3</sup> 30	<sup>3</sup> 38	<sup>3</sup> 54	751
Income after taxes .....	114,008	13,248	32,117	43,756	51,712	63,969	82,697	114,229	208,862
Addenda:									
Net change in total assets and liabilities .....	-\$4,314	\$7,336	-\$6,577	-\$314	\$10,609	-\$1,904	-\$10,653	-\$21,164	\$6,048
Net change in total assets.....	39,308	11,194	304	880	25,903	9,523	14,046	31,172	93,844
Net change in total liabilities .....	43,622	3,858	6,881	1,194	15,294	11,427	24,699	52,335	87,796
Other financial information:									
Other money receipts.....	395	<sup>3</sup> 1,305	<sup>3</sup> 15	<sup>3</sup> 11	<sup>3</sup> 10	<sup>3</sup> 1,313	<sup>3</sup> 211	245	<sup>3</sup> 322
Mortgage principal paid on owned property.....	-3,918	-1,037	-785	-1,264	-1,499	-1,820	-2,437	-4,204	-7,430
Estimated market value of owned home.....	300,839	88,073	72,513	86,653	107,257	148,856	203,520	300,607	574,455
Estimated monthly rental value of owned home.....	1,542	599	427	561	679	845	1,142	1,659	2,684

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

# 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.