

Table 3424. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

Item	Total two 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	44,006	2,718	4,665	4,333	3,906	6,308	7,225	7,386	7,465
Consumer unit characteristics:									
Income before taxes	\$96,710	\$6,966	\$23,487	\$34,921	\$44,661	\$59,326	\$83,910	\$121,826	\$257,355
Income after taxes	85,199	9,752	26,525	37,471	46,024	58,148	78,672	108,061	204,074
Age of reference person	55.5	54.9	60.1	62.5	60.7	56.0	53.1	51.1	52.6
Average number in consumer unit:									
People	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Children under 181	.2	.1	.1	.1	.1	(²)	(²)	(²)
Adults 65 and older7	.6	.9	1.1	1.0	.8	.6	.4	.4
Earners	1.2	.5	.6	.6	.8	1.2	1.4	1.6	1.7
Vehicles	2.1	1.3	1.6	1.9	1.9	2.0	2.3	2.4	2.5
Percent distribution:									
Reference person:									
Men	51	39	43	45	49	51	53	57	56
Women	49	61	57	55	51	49	47	43	44
Housing tenure:									
Homeowner	73	51	61	71	71	70	75	76	86
With mortgage	37	16	18	22	26	32	43	49	60
Without mortgage	35	35	43	50	46	38	32	27	27
Renter	27	49	39	29	29	30	25	24	14
Race of reference person:									
Black or African-American	10	22	15	11	12	11	11	6	5
White, Asian, and all other races, not including Black or African-American	90	78	85	89	88	89	89	94	95
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	18	19	13	12	11	11	8	6
Not Hispanic or Latino	89	82	81	87	88	89	89	92	94
Education of reference person:									
Elementary (1-8)	2	7	6	3	2	1	1	1	(²)
High school (9-12)	27	45	48	41	33	29	23	17	8
College	71	48	45	55	65	70	76	83	92
Never attended and other	(²)	(²)	1	(²)	(²)	(²)	(²)	(³)	(²)
At least one vehicle owned or leased	94	73	87	94	95	95	97	98	97
Average annual expenditures	\$73,028	\$39,087	\$43,389	\$47,724	\$51,950	\$58,586	\$68,385	\$84,042	\$135,548
Food									
Food at home	8,800	6,552	5,996	6,679	6,875	7,539	8,296	10,514	13,573
Cereals and bakery products	5,389	4,753	4,455	4,513	4,468	4,867	5,218	6,142	7,117
Cereals and cereal products	659	587	549	575	552	611	655	739	829
Bakery products	196	195	164	174	152	169	187	229	253
Meats, poultry, fish, and eggs	463	393	385	401	400	442	468	509	576
Meats, poultry, fish, and eggs	1,140	1,093	1,034	1,000	992	995	1,108	1,235	1,460
Beef	302	329	299	239	246	289	306	330	340
Pork	228	235	205	236	207	219	221	231	258
Other meats	163	130	129	165	163	137	152	188	204
Poultry	195	175	200	130	179	156	186	218	271
Fish and seafood	177	140	133	158	139	126	174	183	290
Eggs	76	85	68	72	58	67	68	85	96
Dairy products	510	420	410	455	437	488	494	566	657
Fresh milk and cream	153	148	129	139	124	143	153	170	186
Other dairy products	357	272	281	316	313	345	340	395	471
Fruits and vegetables	1,050	912	847	890	809	931	992	1,245	1,425
Fresh fruits	381	327	302	309	299	319	352	465	538
Fresh vegetables	339	280	258	271	250	296	316	424	478
Processed fruits	136	126	117	138	118	123	137	135	170
Processed vegetables	194	179	170	172	142	193	188	220	238
Other food at home	2,030	1,714	1,614	1,593	1,677	1,843	1,970	2,358	2,747
Sugar and other sweets	190	157	160	162	175	177	188	214	237
Fats and oils	145	135	123	118	107	147	143	151	192
Miscellaneous foods	1,059	903	816	823	803	963	1,018	1,287	1,449

See footnotes at end of table.

Table 3424. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

Item	Total two 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	548	512	481	436	523	484	551	590	697
Food prepared by consumer unit on out of town trips	88	35	35	54	70	72	70	116	173
Food away from home	3,412	1,799	1,541	2,166	2,407	2,671	3,078	4,372	6,456
Alcoholic beverages	796	284	332	404	427	558	636	1,064	1,797
Housing	23,844	14,780	14,605	16,857	18,126	20,381	23,214	26,685	40,680
Shelter	13,923	8,227	7,997	9,055	9,953	11,772	13,029	15,898	25,329
Owned dwellings	8,322	3,470	3,575	5,078	5,530	6,703	7,777	9,593	17,034
Mortgage interest and charges	2,719	883	778	1,107	1,329	1,815	2,608	3,420	6,442
Property taxes	2,750	1,270	1,348	1,925	2,080	2,212	2,437	2,990	5,517
Maintenance, repairs, insurance, and other expenses	2,852	1,317	1,449	2,046	2,122	2,676	2,732	3,183	5,075
Rented dwellings	4,201	4,325	4,008	3,486	3,697	4,256	4,375	4,660	4,283
Other lodging	1,401	432	414	492	726	813	877	1,644	4,012
Utilities, fuels, and public services	4,519	3,361	3,694	4,120	4,171	4,310	4,541	4,876	5,672
Natural gas	504	383	394	448	431	461	464	539	726
Electricity	1,679	1,477	1,533	1,670	1,571	1,634	1,643	1,687	1,970
Fuel oil and other fuels	168	47	142	144	135	140	159	181	277
Telephone services	1,430	942	1,067	1,156	1,341	1,365	1,541	1,681	1,739
Residential phone service, VOIP, and phone cards	191	144	188	191	235	186	188	186	199
Cellular phone service	1,239	798	879	965	1,106	1,179	1,353	1,494	1,540
Water and other public services	739	511	558	702	693	710	735	788	960
Household operations	1,567	844	938	1,137	1,309	1,298	1,515	1,666	2,786
Personal services	110	⁴ 12	⁴ 92	⁴ 154	⁴ 131	⁴ 52	⁴ 123	⁴ 101	⁴ 169
Other household expenses	1,456	832	846	983	1,178	1,246	1,392	1,564	2,618
Housekeeping supplies	856	632	611	644	694	808	896	928	1,231
Laundry and cleaning supplies	173	154	181	180	150	171	186	171	177
Other household products	538	401	294	347	420	510	539	601	875
Postage and stationery	145	77	136	118	124	127	170	157	180
Household furnishings and equipment	2,980	1,716	1,365	1,901	1,999	2,193	3,234	3,318	5,661
Household textiles	138	49	92	88	130	94	140	146	263
Furniture	822	432	320	508	520	476	711	904	1,936
Floor coverings	38	17	10	23	27	26	26	47	89
Major appliances	478	308	309	291	319	351	405	623	875
Small appliances and miscellaneous housewares	154	72	83	104	153	142	196	153	223
Miscellaneous household equipment	1,350	839	551	886	849	1,104	1,755	1,445	2,276
Apparel and services	1,618	1,871	952	797	1,145	1,262	1,507	1,894	2,828
Men and boys	347	197	256	215	169	290	370	312	687
Men, 16 and over	319	154	224	154	152	270	330	301	670
Boys, 2 to 15	28	⁴ 43	⁴ 32	⁴ 61	⁴ 17	20	40	12	⁴ 17
Women and girls	672	1,347	374	290	487	552	576	739	1,077
Women, 16 and over	639	1,257	351	278	442	514	544	714	1,045
Girls, 2 to 15	33	⁴ 89	⁴ 23	⁴ 11	⁴ 45	38	32	25	31
Children under 2	20	⁴ 8	⁴ 9	⁴ 19	⁴ 33	⁴ 11	⁴ 10	⁴ 37	⁴ 24
Footwear	299	217	175	194	290	230	281	446	412
Other apparel products and services	280	103	138	79	165	178	270	359	628
Transportation	11,730	6,600	7,520	9,239	9,287	10,174	11,837	13,612	18,302
Vehicle purchases (net outlay)	4,480	2,260	2,903	3,876	3,431	3,643	4,569	4,911	7,370
Cars and trucks, new	2,265	⁴ 779	⁴ 995	1,619	1,332	1,831	1,901	2,492	4,958
Cars and trucks, used	2,135	1,337	1,695	2,253	2,043	1,809	2,520	2,397	2,325
Other vehicles	80	⁴ 145	⁴ 213	⁴ 4	⁴ 56	⁴ 3	⁴ 148	⁴ 22	⁴ 87
Gasoline, other fuels, and motor oil	2,618	1,802	1,851	2,054	2,308	2,551	2,869	3,121	3,199
Other vehicle expenses	3,916	2,201	2,520	3,057	3,147	3,486	4,032	4,635	5,857
Vehicle finance charges	278	120	145	188	233	250	300	371	406
Maintenance and repairs	1,198	795	757	934	915	1,027	1,204	1,457	1,809
Vehicle rental, leases, licenses, and other charges	843	313	448	613	575	621	707	986	1,731
Vehicle insurance	1,597	972	1,169	1,322	1,424	1,588	1,820	1,822	1,911
Public and other transportation	716	336	246	252	402	494	368	945	1,877
Healthcare	6,686	3,991	4,789	6,413	6,183	6,529	6,855	7,298	8,634
Health insurance	4,596	2,852	3,522	4,686	4,572	4,489	4,592	4,918	5,636
Medical services	1,187	678	621	824	712	1,111	1,323	1,493	1,814
Drugs	670	370	491	715	656	710	685	630	860
Medical supplies	234	91	155	188	243	220	255	258	324

See footnotes at end of table.

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Entertainment	3,947	1,866	1,971	2,166	2,625	3,402	3,972	4,352	7,689
Fees and admissions	686	235	188	273	334	505	491	802	1,816
Audio and visual equipment and services.....	1,081	723	653	963	944	976	1,089	1,229	1,556
Pets, toys, hobbies, and playground equipment.....	1,096	533	584	682	872	974	1,343	1,051	1,871
Pets	928	473	502	565	755	761	1,175	881	1,593
Toys, hobbies, and playground equipment.....	169	⁴ 59	82	117	117	213	168	170	278
Other entertainment supplies, equipment, and services	1,084	375	545	248	475	947	1,049	1,271	2,445
Personal care products and services	869	476	477	585	692	733	813	1,093	1,469
Reading	139	112	79	57	121	87	140	147	282
Education.....	1,047	318	424	201	638	713	462	1,094	3,208
Tobacco products and smoking supplies	388	425	402	444	438	384	469	372	249
Miscellaneous	1,035	465	647	678	631	784	897	1,225	2,062
Cash contributions.....	3,595	789	4,110	1,481	2,354	1,998	2,122	2,825	9,709
Personal insurance and pensions	8,533	556	1,085	1,725	2,407	4,044	7,165	11,867	25,065
Life and other personal insurance.....	591	229	279	517	431	410	571	613	1,194
Pensions and Social Security.....	7,942	327	806	1,208	1,976	3,634	6,594	11,255	23,871
Sources of income and personal taxes:									
Income before taxes	\$96,710	\$6,966	\$23,487	\$34,921	\$44,661	\$59,326	\$83,910	\$121,826	\$257,355
Wages and salaries.....	68,816	2,199	8,166	11,870	19,775	36,046	59,353	94,209	201,396
Self-employment income.....	6,502	-303	635	1,069	1,304	2,366	3,756	6,725	24,452
Social Security, private and government retirement	16,213	2,773	12,586	20,041	21,584	18,654	17,186	15,571	15,970
Interest, dividends, rental income, and other property income	3,616	255	340	515	830	1,196	2,251	3,774	13,352
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	373	1,575	1,072	540	401	197	130	105	⁴ 33
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	923	287	465	687	572	652	1,073	1,223	1,548
Other income.....	268	⁴ 179	223	199	194	217	162	219	603
Personal taxes (contains some imputed values)	11,512	-2,786	-3,038	-2,550	-1,362	1,179	5,238	13,764	53,281
Federal income taxes	9,837	-1,648	-1,618	-1,069	-275	1,373	4,833	11,364	43,276
Stimulus payment (new UCC Q20202)#.....	-1,168	-1,043	-1,384	-1,637	-1,438	-1,071	-1,451	-1,156	-482
State and local income taxes	2,759	-119	-68	55	306	806	1,805	3,443	10,322
Other taxes.....	84	⁴ 23	⁴ 31	100	45	71	51	113	165
Income after taxes	85,199	9,752	26,525	37,471	46,024	58,148	78,672	108,061	204,074
Addenda:									
Net change in total assets and liabilities	\$16,397	\$6,252	\$5,104	\$5,286	-\$2,385	\$10,268	-\$9,809	\$32,100	\$58,430
Net change in total assets	33,497	12,225	8,507	11,538	-515	13,782	14,359	52,001	104,269
Net change in total liabilities.....	17,100	5,973	3,403	6,251	1,870	3,514	24,168	19,901	45,839
Other financial information:									
Other money receipts	1,130	⁴ 396	452	⁴ 318	464	298	755	2,001	2,848
Mortgage principal paid on owned property.....	-2,751	-820	-780	-970	-1,435	-1,959	-2,489	-3,223	-6,864
Estimated market value of owned home	302,589	165,315	159,784	209,224	219,467	261,845	277,148	307,562	593,594
Estimated monthly rental value of owned home	1,497	896	905	1,153	1,206	1,311	1,413	1,586	2,587

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.