

Table 3404. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

Item	Total one person	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 and more
Number of consumer units (in thousands) ¹	41,165	8,872	11,572	4,592	3,436	4,976	3,805	3,912
Consumer unit characteristics:								
Income before taxes.....	\$45,588	\$7,498	\$21,785	\$34,599	\$44,188	\$58,202	\$81,858	\$165,173
Income after taxes.....	40,136	8,611	22,414	33,256	41,184	52,442	69,977	126,518
Age of reference person.....	56.3	56.6	64.9	55.2	52.3	50.1	47.9	50.2
Average number in consumer unit:								
People.....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Children under 18.....	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Adults 65 and older.....	.4	.4	.6	.4	.3	.3	.2	.2
Earners.....	.6	.3	.3	.7	.8	.8	.9	.9
Vehicles.....	1.1	.7	1.0	1.1	1.2	1.4	1.3	1.4
Percent distribution:								
Reference person:								
Men.....	47	43	40	47	52	51	56	58
Women.....	53	57	60	53	48	49	44	42
Housing tenure:								
Homeowner.....	50	34	53	52	51	55	56	67
With mortgage.....	22	8	14	22	28	32	37	44
Without mortgage.....	29	26	40	30	24	23	19	22
Renter.....	50	66	47	48	49	45	44	33
Race of reference person:								
Black or African-American.....	15	20	13	15	15	15	16	12
White, Asian, and all other races, not including Black or African-American.....	85	80	87	85	85	85	84	88
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	10	12	9	10	11	10	8	8
Not Hispanic or Latino.....	90	88	91	90	89	90	92	92
Education of reference person:								
Elementary (1-8).....	2	6	2	1	1	1	(³)	(³)
High school (9-12).....	29	44	38	29	28	18	11	7
College.....	68	49	60	70	71	81	89	93
Never attended and other.....	(³)	(³)	(³)	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased.....	78	57	77	86	86	91	90	89
Average annual expenditures.....	\$42,697	\$24,955	\$31,721	\$38,789	\$42,883	\$48,866	\$61,296	\$92,734
Food.....								
Food at home.....	3,176	2,747	2,735	2,823	3,098	3,466	3,952	4,603
Cereals and bakery products.....	393	328	354	339	367	461	498	524
Cereals and cereal products.....	112	95	95	96	111	141	150	142
Bakery products.....	280	233	259	242	256	321	348	382
Meats, poultry, fish, and eggs.....	661	623	559	586	605	681	805	991
Beef.....	163	174	120	130	120	180	198	283
Pork.....	133	127	119	113	125	132	170	177
Other meats.....	88	75	75	69	84	86	134	131
Poultry.....	120	107	104	109	122	140	147	150
Fish and seafood.....	112	100	97	128	107	93	109	185
Eggs.....	46	41	44	38	48	51	48	65
Dairy products.....	300	261	281	271	306	317	334	398
Fresh milk and cream.....	94	94	90	82	91	92	89	128
Other dairy products.....	206	167	191	189	215	225	245	270
Fruits and vegetables.....	613	515	512	563	625	681	832	824
Fresh fruits.....	223	190	188	205	209	258	291	303
Fresh vegetables.....	200	155	162	186	209	218	326	254
Processed fruits.....	80	69	66	90	95	79	89	109
Processed vegetables.....	110	100	97	82	112	127	126	158
Other food at home.....	1,211	1,020	1,030	1,064	1,195	1,326	1,482	1,866
Sugar and other sweets.....	108	87	105	93	100	101	135	163
Fats and oils.....	81	76	73	81	85	85	89	93
Miscellaneous foods.....	650	557	565	553	657	715	771	974

See footnotes at end of table.

Table 3404. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

Item	Total one person	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 and more
Nonalcoholic beverages	331	282	269	302	323	363	429	503
Food prepared by consumer unit on out of town trips	41	18	18	36	30	63	58	133
Food away from home	1,917	1,079	1,317	1,615	1,591	2,485	2,806	4,356
Alcoholic beverages	517	247	269	394	441	601	796	1,636
Housing	16,720	10,805	13,514	15,667	18,350	18,585	21,828	31,904
Shelter	10,974	7,081	8,565	9,805	12,440	12,099	14,542	22,110
Owned dwellings	4,597	1,762	3,404	3,959	5,355	5,318	6,347	12,015
Mortgage interest and charges	1,372	385	607	1,048	1,739	1,925	2,356	4,274
Property taxes	1,543	698	1,218	1,419	1,641	1,729	2,032	3,770
Maintenance, repairs, insurance, and other expenses	1,681	679	1,579	1,492	1,975	1,664	1,959	3,972
Rented dwellings	5,787	4,934	4,882	5,363	6,651	6,180	7,422	8,045
Other lodging	591	385	280	484	434	601	773	2,050
Utilities, fuels, and public services	2,778	2,078	2,596	2,779	3,025	3,138	3,244	3,778
Natural gas	338	220	316	322	388	380	447	486
Electricity	1,093	923	1,036	1,107	1,185	1,163	1,192	1,363
Fuel oil and other fuels	80	41	73	81	72	105	68	181
Telephone services	817	597	728	820	905	976	1,009	1,110
Residential phone service, VOIP, and phone cards	144	123	195	137	111	120	96	149
Cellular phone service	673	473	533	683	794	855	913	961
Water and other public services	450	298	444	449	475	515	527	637
Household operations	1,023	580	868	1,175	1,019	1,112	1,344	1,876
Personal services	68	⁴⁴	⁵³	⁶⁰	⁴²	³³	⁴⁹¹	⁴¹⁸
Other household expenses	956	536	815	1,116	977	1,079	1,153	1,758
Housekeeping supplies	501	338	481	414	547	552	511	860
Laundry and cleaning supplies	114	93	109	103	126	145	117	132
Other household products	302	194	291	244	315	296	322	584
Postage and stationery	85	51	81	68	106	111	72	144
Household furnishings and equipment	1,443	727	1,004	1,493	1,318	1,684	2,186	3,282
Household textiles	79	70	48	110	50	70	112	149
Furniture	376	177	257	345	312	427	475	1,107
Floor coverings	17	8	15	9	17	15	29	39
Major appliances	214	113	174	236	192	220	265	492
Small appliances and miscellaneous housewares	103	61	72	104	107	106	189	186
Miscellaneous household equipment	655	298	437	690	642	846	1,115	1,309
Apparel and services	982	673	546	963	821	1,183	1,611	2,123
Men and boys	208	125	123	162	175	224	323	559
Men, 16 and over	197	120	115	160	173	218	319	499
Boys, 2 to 15	10	⁴⁵	⁴⁷	⁴²	⁴²	⁴⁵	⁴⁴	⁶⁰
Women and girls	398	306	241	381	372	564	603	653
Women, 16 and over	387	286	233	376	364	544	597	642
Girls, 2 to 15	12	²⁰	⁴⁸	⁴⁵	⁴⁸	⁴²¹	⁴⁷	⁴¹¹
Children under 2	9	²¹	⁴⁵	⁴⁸	⁴⁷	⁴²	⁴⁵	⁴¹¹
Footwear	224	125	96	298	142	246	507	451
Other apparel products and services	143	97	82	113	124	147	173	449
Transportation	6,061	3,061	4,280	5,810	6,399	7,941	9,109	12,751
Vehicle purchases (net outlay)	2,106	915	1,338	1,828	2,052	2,729	3,488	5,314
Cars and trucks, new	935	⁷⁶	509	704	⁶¹⁴	1,170	1,723	3,635
Cars and trucks, used	1,142	815	816	1,113	1,439	1,555	1,721	1,529
Other vehicles	29	²⁵	⁴³	⁴⁰	(²)	⁴³	⁴³	⁴¹⁴⁹
Gasoline, other fuels, and motor oil	1,367	881	1,057	1,497	1,590	1,881	1,814	1,952
Other vehicle expenses	2,161	1,063	1,696	2,093	2,426	2,864	3,092	4,060
Vehicle finance charges	114	39	68	102	174	174	206	215
Maintenance and repairs	665	339	520	668	674	845	919	1,328
Vehicle rental, leases, licenses, and other charges	458	169	291	359	474	654	714	1,214
Vehicle insurance	924	516	817	965	1,105	1,191	1,252	1,304
Public and other transportation	426	202	190	392	330	467	716	1,426
Healthcare	3,617	2,346	3,940	3,449	3,395	3,622	4,226	5,300
Health insurance	2,349	1,627	2,570	2,264	2,278	2,534	2,627	2,988
Medical services	757	453	754	668	610	684	931	1,614
Drugs	376	187	479	357	341	309	500	488
Medical supplies	135	79	136	160	165	95	168	210

See footnotes at end of table.

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Entertainment	1,905	1,023	1,328	1,777	1,863	1,909	2,848	4,742
Fees and admissions	341	102	159	215	239	341	525	1,474
Audio and visual equipment and services	778	502	690	720	762	746	996	1,553
Pets, toys, hobbies, and playground equipment.....	555	348	386	482	567	599	990	1,043
Pets	473	293	325	380	503	516	868	897
Toys, hobbies, and playground equipment	82	55	61	102	63	83	122	146
Other entertainment supplies, equipment, and services	231	70	94	360	296	223	337	671
Personal care products and services	502	300	364	501	465	636	804	898
Reading	94	28	96	64	83	119	150	190
Education.....	666	849	354	648	469	597	759	1,354
Tobacco products and smoking supplies.....	271	356	245	328	259	234	177	241
Miscellaneous.....	735	391	566	619	917	763	907	1,774
Cash contributions.....	1,705	760	1,384	1,879	1,353	1,570	2,541	4,256
Personal insurance and pensions	3,829	289	783	2,253	3,380	5,155	8,783	16,606
Life and other personal insurance	217	113	182	176	188	228	308	532
Pensions and Social Security	3,612	176	601	2,078	3,192	4,927	8,475	16,074
Sources of income and personal taxes:								
Income before taxes.....	\$45,588	\$7,498	\$21,785	\$34,599	\$44,188	\$58,202	\$81,858	\$165,173
Wages and salaries.....	30,066	1,487	5,714	19,772	30,556	43,140	66,614	126,381
Self-employment income	2,596	-55	374	1,216	1,815	2,118	3,544	17,173
Social Security, private and government retirement.....	9,648	4,036	14,061	11,092	9,235	10,090	7,777	9,245
Interest, dividends, rental income, and other property income	1,712	134	363	870	1,369	1,480	2,742	9,862
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	435	1,198	472	145	468	4116	484	46
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	656	239	450	875	874	907	625	1,470
Other income.....	475	459	351	629	272	351	471	1,036
Personal taxes (contains some imputed values)	5,452	-1,113	-629	1,343	3,003	5,759	11,881	38,655
Federal income taxes.....	4,808	-401	32	1,521	2,683	4,832	9,628	31,751
Stimulus payment (new UCC Q20202)#.....	-612	-640	-686	-710	-650	-677	-538	-172
State and local income taxes	1,213	-85	1	495	890	1,542	2,732	6,971
Other taxes.....	44	13	25	38	479	63	59	105
Income after taxes.....	40,136	8,611	22,414	33,256	41,184	52,442	69,977	126,518
Addenda:								
Net change in total assets and liabilities	\$5,674	\$1,683	\$3,493	-\$929	\$5,913	\$6,705	\$1,239	\$31,720
Net change in total assets.....	13,061	3,419	4,821	3,215	10,981	16,687	14,788	66,395
Net change in total liabilities	7,387	1,736	1,328	4,144	5,068	9,981	13,549	34,674
Other financial information:								
Other money receipts.....	1,167	314	491	1,406	988	1,078	1,009	5,244
Mortgage principal paid on owned property	-1,288	-346	-691	-888	-1,947	-1,604	-2,046	-3,939
Estimated market value of owned home.....	168,996	94,621	143,686	158,442	158,902	178,748	199,135	392,060
Estimated monthly rental value of owned home.....	884	497	814	868	851	969	1,049	1,743

¹ Data are rounded to the nearest thousands.

² No data reported.

³ Value is too small to display.

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.