

Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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) ¹	16,819	602	1,155	998	968	2,062	2,908	3,770	4,356
Consumer unit characteristics:									
Income before taxes	\$120,319	\$6,752	\$23,186	\$35,088	\$44,892	\$59,581	\$84,646	\$122,014	\$249,171
Income after taxes	106,108	8,929	29,380	41,164	48,760	60,306	80,842	110,944	201,880
Age of reference person	43.8	42.3	42.8	42.1	42.8	43.1	42.8	44.1	45.8
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	1.8	1.7	1.7	1.6	1.5	1.4	1.4	1.5
Adults 65 and older1	² .1	.2	.2	.2	.2	.2	.1	.1
Earners	2.0	.9	1.3	1.5	1.6	1.9	2.1	2.3	2.3
Vehicles	2.4	1.5	1.5	1.7	1.7	2.2	2.5	2.8	2.9
Percent distribution:									
Reference person:									
Men	50	39	33	43	43	42	51	54	58
Women	50	61	67	57	57	58	49	46	42
Housing tenure:									
Homeowner	72	41	33	46	46	59	74	85	94
With mortgage	57	26	14	29	35	40	55	72	82
Without mortgage	15	15	18	17	11	19	19	13	12
Renter	28	59	67	54	54	41	26	15	6
Race of reference person:									
Black or African-American	14	27	25	21	12	18	16	13	7
White, Asian, and all other races	86	73	75	79	88	82	84	87	93
Hispanic or Latino origin of reference person:									
Hispanic or Latino	20	27	35	36	32	32	19	13	9
Not Hispanic or Latino	80	73	65	64	68	68	81	87	91
Education of reference person:									
Elementary (1-8)	3	3	7	8	7	4	2	2	(³)
High school (9-12)	26	50	55	52	46	34	27	19	7
College	71	47	35	38	45	61	72	79	93
Never attended and other	(³)	(³)	3	2	2	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	95	78	83	91	90	95	97	98	99
Average annual expenditures	\$84,595	\$44,652	\$38,472	\$42,039	\$49,101	\$57,988	\$72,320	\$88,753	\$136,103
Food	11,033	6,912	5,782	6,451	9,389	8,253	9,680	11,579	15,631
Food at home	6,911	4,822	4,152	4,299	6,172	5,235	6,101	7,578	9,134
Cereals and bakery products	922	651	531	583	850	699	821	1,037	1,188
Cereals and cereal products	304	237	159	177	295	214	278	356	382
Bakery products	619	415	372	405	555	485	544	681	806
Meats, poultry, fish, and eggs	1,473	1,366	876	1,165	1,412	1,107	1,229	1,657	1,835
Beef	393	594	218	236	363	299	324	457	472
Pork	295	332	166	278	209	245	230	374	328
Other meats	195	88	143	145	170	146	192	195	258
Poultry	274	143	172	222	322	214	225	303	342
Fish and seafood	229	141	124	222	236	137	185	234	321
Eggs	88	67	53	60	112	66	72	93	114
Dairy products	685	410	441	367	575	469	629	752	934
Fresh milk and cream	213	134	144	146	196	171	210	226	265
Other dairy products	472	276	297	221	379	299	419	527	669
Fruits and vegetables	1,362	906	882	746	1,307	968	1,090	1,571	1,819
Fresh fruits	513	374	369	290	480	347	390	562	718
Fresh vegetables	439	284	271	204	427	309	339	535	581
Processed fruits	174	69	92	110	153	146	169	201	216
Processed vegetables	236	180	150	142	247	167	192	273	304
Other food at home	2,469	1,488	1,422	1,440	2,028	1,991	2,332	2,561	3,358
Sugar and other sweets	233	125	117	134	249	193	212	247	308
Fats and oils	169	143	129	118	128	120	155	191	213
Miscellaneous foods	1,373	765	722	744	1,086	1,128	1,268	1,374	1,958
Nonalcoholic beverages	629	387	400	423	545	520	660	693	747

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, 2019-2020 — 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
Food prepared by consumer unit on out-of-town trips	65	² 69	² 55	² 21	² 20	30	37	56	131
Food away from home	4,122	2,089	1,630	2,151	3,216	3,018	3,579	4,000	6,497
Alcoholic beverages	572	² 207	² 61	² 156	248	185	337	551	1,217
Housing	27,226	19,033	16,464	16,269	17,973	19,848	22,908	26,558	42,631
Shelter	15,295	12,282	9,782	9,272	10,480	11,202	11,880	14,487	24,541
Owned dwellings	10,356	4,666	2,588	2,938	3,818	5,092	7,531	10,961	20,208
Mortgage interest and charges	5,090	1,576	726	1,239	1,921	2,050	3,800	5,622	10,158
Property taxes	3,117	952	636	1,082	1,069	1,378	2,147	3,209	6,389
Maintenance, repairs, insurance, other expenses	2,148	2,138	1,225	617	827	1,664	1,584	2,131	3,661
Rented dwellings	3,957	5,358	6,961	6,249	6,487	5,831	4,011	2,867	1,901
Other lodging	982	² 2,258	² 234	² 85	² 176	280	337	659	2,433
Utilities, fuels, and public services	5,271	4,008	3,714	4,173	4,337	4,675	5,185	5,580	6,390
Natural gas	543	446	370	422	339	409	457	576	766
Electricity	1,815	1,550	1,531	1,669	1,596	1,751	1,779	1,823	2,058
Fuel oil and other fuels	102	² 42	² 61	² 68	² 96	² 70	78	107	155
Telephone services	1,927	1,310	1,228	1,370	1,677	1,734	2,014	2,098	2,265
Residential phone service, VOIP, and phone cards	171	² 107	121	142	165	155	145	180	217
Cellular phone service	1,756	1,203	1,107	1,228	1,512	1,580	1,869	1,917	2,048
Water and other public services	885	659	524	644	628	709	857	976	1,145
Household operations	2,722	1,192	795	998	1,287	1,324	2,177	2,337	5,510
Personal services	1,404	² 402	² 155	² 189	² 412	504	1,129	1,195	3,161
Other household expenses	1,318	790	640	810	876	821	1,048	1,142	2,348
Housekeeping supplies	1,100	499	749	551	549	878	1,330	1,132	1,432
Laundry and cleaning supplies	238	199	250	204	158	260	162	255	285
Other household products	716	205	343	315	263	498	1,043	739	934
Postage and stationery	147	² 95	² 156	² 31	128	120	125	138	213
Household furnishings and equipment	2,837	1,052	1,424	1,274	1,319	1,769	2,337	3,021	4,759
Household textiles	146	² 49	² 57	59	92	67	236	145	194
Furniture	720	560	351	294	239	504	511	627	1,366
Floor coverings	27	² 1	² 3	² 4	² 4	8	12	18	74
Major appliances	484	² 127	278	319	526	365	372	446	776
Small appliances, miscellaneous housewares	154	² 66	96	108	76	104	130	155	241
Miscellaneous household equipment	1,307	250	640	491	382	719	1,076	1,630	2,107
Apparel and services	2,716	1,620	1,775	1,241	1,940	1,972	2,060	2,746	4,265
Men and boys	645	369	636	348	402	588	354	586	1,055
Men, 16 and over	393	² 125	417	² 154	² 196	381	176	303	728
Boys, 2 to 15	252	244	219	194	205	207	178	283	327
Women and girls	1,022	438	444	352	365	666	899	1,336	1,466
Women, 16 and over	763	² 153	254	171	181	535	559	1,119	1,115
Girls, 2 to 15	259	285	190	181	184	132	340	216	351
Children under 2	166	² 134	² 133	² 197	² 201	215	131	150	177
Footwear	643	² 600	² 454	² 249	861	365	534	488	1,049
Other apparel products and services	240	80	107	95	110	137	142	186	518
Transportation	15,049	8,083	6,954	8,486	9,152	12,451	14,479	16,106	21,662
Vehicle purchases (net outlay)	7,037	² 3,358	2,530	² 2,959	3,662	5,691	6,950	7,411	10,795
Cars and trucks, new	2,835	² 1,934	² 1,154	² 1,075	² 780	² 1,123	2,598	3,480	4,677
Cars and trucks, used	4,115	² 1,424	1,377	1,884	2,883	4,363	4,293	3,733	6,093
Other vehicles	86	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	² 206	² 59	² 198	² 25
Gasoline, other fuels, and motor oil	2,661	1,862	1,711	2,087	2,101	2,572	2,735	2,928	3,043
Other vehicle expenses	4,733	2,510	2,468	3,220	3,168	3,909	4,495	5,219	6,467
Vehicle finance charges	408	² 127	132	221	213	320	418	515	550
Maintenance and repairs	1,155	514	656	659	834	980	1,191	1,221	1,563
Vehicle rental, leases, licenses, and other charges	1,085	517	401	553	493	665	814	1,190	1,886
Vehicle insurance	2,085	1,352	1,279	1,787	1,628	1,944	2,071	2,292	2,468
Public and other transportation	617	² 353	244	219	220	279	300	548	1,358
Healthcare	6,065	1,928	1,906	2,636	2,886	4,678	6,832	6,786	8,738
Health insurance	4,204	1,326	1,372	2,019	2,128	3,158	4,467	4,898	6,035
Medical services	1,236	² 312	305	365	412	1,029	1,708	1,211	1,800
Drugs	441	136	176	167	248	363	489	499	601
Medical supplies	184	² 155	² 52	² 85	98	129	169	178	302
Entertainment	4,014	1,759	1,326	1,598	1,452	1,732	2,921	5,341	6,633

See footnotes at end of table.

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Fees and admissions	1,107	511	186	240	179	292	557	1,052	2,603
Audio and visual equipment and services	1,145	659	687	662	683	801	1,071	1,400	1,531
Pets, toys, hobbies, and playground equipment.....	1,160	278	203	605	430	466	828	2,173	1,382
Pets	863	² 226	116	522	241	317	542	1,849	891
Toys, hobbies, and playground equipment.....	297	² 52	² 87	² 84	² 189	150	286	324	491
Other entertainment supplies, equipment, and services	602	² 311	² 250	² 90	² 159	173	465	716	1,117
Personal care products and services.....	956	466	416	656	481	624	858	1,085	1,423
Reading	107	² 30	² 25	² 41	² 42	70	94	102	194
Education.....	2,337	² 1,211	901	311	248	1,087	1,087	2,218	5,322
Tobacco products and smoking supplies.....	352	488	502	458	505	437	463	305	159
Miscellaneous.....	1,010	840	389	321	581	665	1,074	1,056	1,527
Cash contributions.....	1,848	1,209	376	652	439	818	1,573	1,993	3,462
Personal insurance and pensions	11,312	866	1,596	2,764	3,765	5,168	7,954	12,330	23,236
Life and other personal insurance.....	674	² 189	² 124	222	198	329	581	706	1,294
Pensions and Social Security	10,637	677	1,472	2,542	3,568	4,839	7,373	11,624	21,942
Sources of income and personal taxes:									
Income before taxes	\$120,319	\$6,752	\$23,186	\$35,088	\$44,892	\$59,581	\$84,646	\$122,014	\$249,171
Wages and salaries.....	106,483	7,925	15,449	27,381	37,464	51,843	76,803	110,141	220,229
Self-employment income.....	8,638	² -5,504	1,811	2,104	2,263	2,780	3,351	7,965	22,203
Social Security, private and government retirement	2,646	² 1,463	2,908	3,296	3,267	3,566	3,138	2,384	1,917
Interest, dividends, rental income, other property income.....	1,158	² 117	² 19	² 157	² 77	117	235	686	3,592
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	468	2,071	2,049	1,146	807	459	303	² 66	² 60
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	666	² 443	750	635	² 796	613	698	531	775
Other income.....	259	² 237	² 200	² 369	² 218	² 203	118	241	396
Personal taxes (contains some imputed values)	14,211	-2,177	-6,194	-6,076	-3,868	-725	3,803	11,070	47,292
Federal income taxes.....	11,601	-851	-5,026	-4,805	-2,800	-90	3,078	8,881	38,270
Stimulus payment (new UCC Q20202)#.....	-1,223	² -1,168	² -946	² -1,275	² -1,495	-1,512	-1,194	-1,417	-948
State and local income taxes	3,780	² -182	-238	-34	402	840	1,871	3,549	9,886
Other taxes.....	53	² 24	² 17	² 38	² 25	² 37	² 48	58	84
Income after taxes	106,108	8,929	29,380	41,164	48,760	60,306	80,842	110,944	201,880
Addenda:									
Net change in total assets and liabilities	-\$3,597	-\$4,091	\$1,342	\$7,627	\$5,188	-\$7,686	-\$1,846	-\$14,992	\$1,266
Net change in total assets.....	35,524	2,911	1,810	6,676	23,283	6,542	28,466	25,069	85,782
Net change in total liabilities	39,121	7,002	468	-952	18,095	14,228	30,313	40,061	84,517
Other financial information:									
Other money receipts.....	540	² 18	² 13	² 22	² 315	² 599	² 842	452	766
Mortgage principal paid on owned property.....	-3,673	-1,065	-553	-1,115	-1,363	-1,441	-2,383	-3,990	-7,604
Estimated market value of owned home.....	269,057	80,643	62,273	97,583	96,635	136,402	198,130	275,466	532,156
Estimated monthly rental value of owned home	1,442	559	407	622	620	797	1,137	1,565	2,611

¹ Data are rounded to the nearest thousands.

² Data are likely to have large sampling errors.

³ Value is too small to display.

⁴ 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.