

Table 3424. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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	43,364	2,960	5,262	4,999	4,338	6,259	6,855	6,593	6,098
Consumer unit characteristics:									
Income before taxes	\$88,661	\$7,140	\$23,144	\$34,867	\$44,982	\$59,348	\$83,809	\$121,200	\$260,308
Income after taxes	76,958	8,397	24,536	35,597	44,454	56,727	76,277	106,090	202,548
Age of reference person	55.7	54.8	60.5	61.7	58.9	55.6	53.0	51.0	53.3
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	.9	.8	.5	.4	.4
Earners	1.2	.5	.6	.7	.9	1.2	1.5	1.7	1.7
Vehicles	2.1	1.4	1.5	1.9	2.0	2.2	2.4	2.6	2.6
Percent distribution:									
Reference person:									
Men	51	38	41	48	50	52	52	55	59
Women	49	62	59	52	50	48	48	45	41
Housing tenure:									
Homeowner	73	52	62	71	69	71	76	79	86
With mortgage	37	17	19	23	28	34	47	52	59
Without mortgage	35	35	44	49	41	38	30	27	28
Renter	27	48	38	29	31	29	24	21	14
Race of reference person:									
Black or African-American	11	22	16	13	12	9	10	8	5
White, Asian, and all other races	89	78	84	87	88	91	90	92	95
Hispanic or Latino origin of reference person:									
Hispanic or Latino	10	15	17	11	11	10	9	6	5
Not Hispanic or Latino	90	85	83	89	89	90	91	94	95
Education of reference person:									
Elementary (1-8)	2	6	5	2	2	1	1	(²)	(²)
High school (9-12)	27	42	44	39	33	29	23	15	7
College	71	52	51	59	65	70	76	85	93
Never attended and other	(²)	(²)	(²)	(²)	(³)	(²)	(³)	(³)	(²)
At least one vehicle owned or leased	94	79	86	93	95	95	98	98	97
Average annual expenditures	\$65,063	\$34,372	\$37,956	\$42,775	\$49,342	\$55,083	\$65,106	\$80,815	\$125,539
Food	7,802	4,886	5,512	6,286	7,055	6,629	7,684	9,569	12,208
Food at home	4,741	3,575	3,745	4,212	4,456	4,219	4,684	5,570	6,432
Cereals and bakery products	589	479	503	560	545	528	589	686	722
Cereals and cereal products	180	146	125	163	170	167	185	216	234
Bakery products	408	333	378	397	375	361	405	470	489
Meats, poultry, fish, and eggs	1,017	824	857	938	1,028	908	937	1,130	1,369
Beef	283	244	225	231	294	259	259	315	402
Pork	206	192	209	204	236	194	184	186	244
Other meats	129	87	95	134	109	135	128	155	155
Poultry	177	147	154	168	177	141	161	213	234
Fish and seafood	164	109	115	148	159	129	151	201	256
Eggs	58	45	59	52	54	49	54	60	78
Dairy products	454	358	339	406	416	446	458	541	565
Fresh milk and cream	135	139	120	126	126	121	138	148	155
Other dairy products	319	219	219	280	290	325	320	393	410
Fruits and vegetables	916	688	687	838	855	831	893	1,074	1,259
Fresh fruits	322	222	219	297	289	302	321	384	453
Fresh vegetables	315	246	226	271	308	265	300	377	462
Processed fruits	113	90	92	112	101	111	116	124	136
Processed vegetables	166	130	149	158	156	153	156	188	208
Other food at home	1,766	1,226	1,359	1,470	1,612	1,506	1,806	2,138	2,516
Sugar and other sweets	164	110	136	148	146	151	169	203	201
Fats and oils	127	96	113	125	120	109	123	145	166
Miscellaneous foods	955	635	690	790	853	785	995	1,181	1,408
Nonalcoholic beverages	451	357	397	368	454	414	445	501	590

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, 2019-2020 — 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
Food prepared by consumer unit on out-of-town trips	69	27	23	40	39	46	74	109	150
Food away from home	3,061	1,311	1,767	2,074	2,600	2,410	3,000	3,999	5,776
Alcoholic beverages	708	219	291	298	490	489	682	980	1,716
Housing	21,306	13,558	13,941	14,647	17,138	18,618	21,372	25,089	38,360
Shelter	12,428	7,629	7,711	7,906	9,559	10,654	12,187	14,963	23,927
Owned dwellings	7,569	3,296	3,642	4,585	5,116	6,279	7,501	9,733	16,283
Mortgage interest and charges	2,599	1,020	930	1,155	1,356	1,926	2,836	3,627	6,187
Property taxes	2,529	1,345	1,353	1,644	1,744	2,111	2,408	3,013	5,445
Maintenance, repairs, insurance, other expenses	2,441	931	1,359	1,787	2,015	2,243	2,257	3,093	4,651
Rented dwellings	3,730	3,755	3,722	2,957	3,860	3,671	3,846	3,969	3,939
Other lodging	1,129	578	347	364	583	704	840	1,261	3,706
Utilities, fuels, and public services	4,243	3,393	3,374	3,764	3,902	4,070	4,385	4,662	5,604
Natural gas	430	325	345	384	380	396	440	458	621
Electricity	1,543	1,404	1,412	1,462	1,473	1,490	1,520	1,566	1,894
Fuel oil and other fuels	124	71	105	120	101	106	127	125	197
Telephone services	1,458	1,048	983	1,188	1,312	1,439	1,588	1,736	1,962
Residential phone service, VOIP, and phone cards	227	200	225	257	250	231	220	197	234
Cellular phone service	1,231	848	758	932	1,062	1,207	1,368	1,538	1,728
Water and other public services	689	546	529	610	635	640	709	777	930
Household operations	1,337	638	785	1,032	1,166	1,160	1,328	1,438	2,609
Personal services	105	⁴ 45	⁴ 82	⁴ 153	⁴ 213	⁴ 72	⁴ 118	⁴ 49	⁴ 116
Other household expenses	1,232	594	703	879	953	1,088	1,210	1,389	2,493
Housekeeping supplies	882	590	680	719	788	828	861	1,083	1,237
Laundry and cleaning supplies	179	132	170	184	168	167	166	209	207
Other household products	549	347	398	414	497	526	525	682	819
Postage and stationery	153	111	112	121	124	135	171	192	211
Household furnishings and equipment	2,416	1,307	1,389	1,226	1,722	1,906	2,610	2,944	4,982
Household textiles	136	110	69	71	76	128	118	212	252
Furniture	573	337	266	283	368	422	653	760	1,199
Floor coverings	35	16	20	36	25	29	27	44	71
Major appliances	354	202	214	232	276	309	372	437	643
Small appliances, miscellaneous housewares	139	66	79	79	105	110	132	173	300
Miscellaneous household equipment	1,177	577	742	524	873	908	1,307	1,317	2,517
Apparel and services	1,520	770	912	985	1,251	1,130	1,412	2,169	2,826
Men and boys	349	177	231	164	221	259	352	613	581
Men, 16 and over	316	125	205	142	202	209	320	590	536
Boys, 2 to 15	33	52	26	22	20	50	32	23	45
Women and girls	574	285	330	456	499	459	545	694	1,070
Women, 16 and over	540	251	309	427	463	409	503	672	1,036
Girls, 2 to 15	34	34	21	29	36	51	42	22	34
Children under 2	38	⁴ 14	⁴ 47	⁴ 17	⁴ 35	⁴ 33	⁴ 41	⁴ 48	⁴ 52
Footwear	326	160	199	225	303	236	277	487	581
Other apparel products and services	233	135	106	124	193	142	197	327	542
Transportation	10,367	6,088	6,368	6,931	8,445	10,255	10,585	13,758	16,277
Vehicle purchases (net outlay)	4,381	2,527	2,665	2,379	3,400	4,662	4,223	6,237	6,985
Cars and trucks, new	2,291	⁴ 823	1,355	1,017	1,292	2,235	2,055	3,293	4,807
Cars and trucks, used	2,027	1,692	1,308	1,351	2,108	2,358	2,014	2,812	2,131
Other vehicles	64	⁴ 13	⁴ 2	⁴ 12	(³)	⁴ 69	⁴ 154	132	⁴ 48
Gasoline, other fuels, and motor oil	1,803	1,276	1,224	1,491	1,656	1,830	1,986	2,227	2,225
Other vehicle expenses	3,593	2,020	2,152	2,830	3,023	3,387	3,877	4,561	5,475
Vehicle finance charges	260	126	104	172	209	237	291	410	394
Maintenance and repairs	895	429	561	777	681	792	1,038	1,140	1,333
Vehicle rental, leases, licenses, and other charges	856	478	357	565	605	775	788	1,188	1,687
Vehicle insurance	1,582	987	1,129	1,316	1,527	1,583	1,759	1,823	2,061
Public and other transportation	590	265	327	231	366	376	499	734	1,591
Healthcare	6,305	3,342	4,832	5,931	6,314	6,002	6,343	6,669	9,185
Health insurance	4,405	2,424	3,579	4,330	4,357	4,359	4,381	4,570	6,069
Medical services	1,043	366	554	692	1,009	840	1,173	1,203	1,999
Drugs	625	396	535	667	684	634	563	631	785
Medical supplies	232	156	164	243	264	169	227	265	331
Entertainment	3,475	1,450	1,844	2,054	2,311	2,562	3,350	4,419	7,866

See footnotes at end of table.

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Fees and admissions	765	174	208	211	267	420	492	740	2,986
Audio and visual equipment and services	1,170	746	815	853	1,074	1,114	1,136	1,441	1,813
Pets, toys, hobbies, and playground equipment.....	921	432	634	810	528	722	986	1,328	1,467
Pets	798	378	552	742	363	599	860	1,152	1,326
Toys, hobbies, and playground equipment.....	123	⁴ 54	82	67	165	123	127	177	141
Other entertainment supplies, equipment, and services	619	97	188	180	442	306	736	910	1,600
Personal care products and services.....	787	407	451	574	653	701	753	1,002	1,411
Reading	128	28	103	90	111	109	111	162	237
Education.....	1,107	1,125	622	334	491	745	997	999	3,195
Tobacco products and smoking supplies.....	331	345	354	349	385	361	394	280	201
Miscellaneous.....	1,018	451	552	632	721	878	1,034	1,129	2,220
Cash contributions.....	2,838	928	979	1,946	1,335	2,431	3,417	3,084	6,667
Personal insurance and pensions	7,372	777	1,196	1,717	2,642	4,172	6,971	11,506	23,172
Life and other personal insurance.....	612	278	340	381	457	494	630	706	1,309
Pensions and Social Security	6,760	499	856	1,336	2,185	3,678	6,341	10,800	21,863
Sources of income and personal taxes:									
Income before taxes	\$88,661	\$7,140	\$23,144	\$34,867	\$44,982	\$59,348	\$83,809	\$121,200	\$260,308
Wages and salaries.....	62,173	2,188	7,607	12,816	22,593	36,804	61,849	97,860	194,820
Self-employment income.....	7,004	-308	563	665	1,356	1,849	3,650	6,019	35,451
Social Security, private and government retirement	15,043	3,293	13,378	19,819	19,119	18,044	15,312	12,991	14,201
Interest, dividends, rental income, other property income.....	3,000	178	280	555	866	1,280	1,573	2,823	13,801
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	321	1,387	811	338	342	156	129	⁴ 33	⁴ 47
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	841	186	348	523	582	1,054	1,102	1,173	1,159
Other income.....	279	217	157	151	124	160	193	300	828
Personal taxes (contains some imputed values)	11,702	-1,257	-1,392	-729	528	2,621	7,532	15,109	57,760
Federal income taxes.....	10,069	-308	-352	230	1,084	2,687	6,428	12,413	47,694
Stimulus payment (new UCC Q20202)#.....	-968	-895	-1,057	-1,094	-995	-991	-1,015	-1,047	-640
State and local income taxes	2,513	-96	-28	99	390	866	2,042	3,628	10,478
Other taxes.....	88	⁴ 42	⁴ 45	36	49	59	77	115	228
Income after taxes	76,958	8,397	24,536	35,597	44,454	56,727	76,277	106,090	202,548
Addenda:									
Net change in total assets and liabilities	\$10,479	\$10,073	\$224	\$4,708	\$7,417	\$806	\$6,491	\$6,987	\$44,622
Net change in total assets.....	25,075	11,548	803	6,513	13,039	12,306	25,636	28,273	85,387
Net change in total liabilities	14,597	1,476	579	1,805	5,622	11,500	19,146	21,287	40,765
Other financial information:									
Other money receipts.....	1,238	⁴ 96	310	420	694	904	1,708	591	4,166
Mortgage principal paid on owned property.....	-2,531	-984	-834	-1,246	-1,151	-1,665	-2,935	-3,314	-6,369
Estimated market value of owned home.....	244,691	145,271	144,543	171,053	187,762	216,081	233,044	271,044	494,220
Estimated monthly rental value of owned home	1,289	744	853	976	1,054	1,172	1,271	1,455	2,317

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.