

Table 3404. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

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	39,509	9,824	10,708	4,483	3,474	4,375	3,686	2,959
Consumer unit characteristics:								
Income before taxes.....	\$41,648	\$7,698	\$21,297	\$34,476	\$44,437	\$58,364	\$81,601	\$161,127
Income after taxes.....	36,415	8,102	21,282	32,673	40,404	51,579	68,951	123,214
Age of reference person.....	56.3	55.6	66.1	54.0	50.9	48.9	49.9	51.5
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)	(³)	(³)	(³)	(³)	(³)	(³)
Adults 65 and older.....	.4	.4	.6	.4	.3	.2	.2	.2
Earners.....	.6	.3	.3	.7	.8	.9	.9	.9
Vehicles.....	1.1	.7	1.1	1.2	1.3	1.4	1.4	1.5
Percent distribution:								
Reference person:								
Men.....	45	38	37	50	48	55	57	61
Women.....	55	62	63	50	52	45	43	39
Housing tenure:								
Homeowner.....	51	34	57	48	48	55	63	67
With mortgage.....	22	9	15	20	25	31	42	47
Without mortgage.....	29	25	42	29	22	24	21	20
Renter.....	49	66	43	52	52	45	37	33
Race of reference person:								
Black or African-American.....	15	23	12	15	14	16	12	8
White, Asian, and all other races.....	85	77	88	85	86	84	88	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	9	11	7	9	9	7	6	7
Not Hispanic or Latino.....	91	89	93	91	91	93	94	93
Education of reference person:								
Elementary (1-8).....	2	4	2	1	(²)	1	(²)	(²)
High school (9-12).....	31	43	42	30	25	19	12	5
College.....	67	52	55	69	75	81	88	94
Never attended and other.....	(²)	(²)	(²)	(³)	(²)	(³)	(³)	(²)
At least one vehicle owned or leased.....	79	56	80	87	90	93	90	91
Average annual expenditures.....	\$38,577	\$22,442	\$29,597	\$36,075	\$39,511	\$46,461	\$56,496	\$90,630
Food.....	4,470	3,234	3,775	4,304	4,647	5,035	5,802	7,793
Food at home.....	2,712	2,258	2,488	2,795	2,832	2,836	3,187	3,679
Cereals and bakery products.....	333	303	317	333	332	331	386	415
Cereals and cereal products.....	97	90	83	96	100	94	123	139
Bakery products.....	236	213	234	237	232	237	263	276
Meats, poultry, fish, and eggs.....	533	474	490	591	555	544	569	669
Beef.....	132	108	137	144	130	131	121	173
Pork.....	102	102	93	112	91	104	100	134
Other meats.....	75	66	69	96	79	74	94	68
Poultry.....	101	87	87	113	116	108	118	122
Fish and seafood.....	87	75	72	96	101	88	98	123
Eggs.....	36	36	32	31	38	39	38	49
Dairy products.....	266	221	257	271	271	270	285	373
Fresh milk and cream.....	79	80	76	75	81	73	81	96
Other dairy products.....	187	141	180	196	191	197	204	276
Fruits and vegetables.....	534	451	485	520	565	572	625	744
Fresh fruits.....	197	154	176	178	223	216	252	291
Fresh vegetables.....	169	145	152	172	165	185	183	251
Processed fruits.....	70	63	67	65	90	64	87	78
Processed vegetables.....	98	89	90	105	88	107	103	125
Other food at home.....	1,044	808	940	1,080	1,109	1,118	1,321	1,478
Sugar and other sweets.....	95	78	94	101	88	109	104	116
Fats and oils.....	70	68	64	74	78	70	63	86
Miscellaneous foods.....	573	425	503	602	602	615	764	848
Nonalcoholic beverages.....	276	224	262	275	302	279	328	364

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, 2019-2020 — Continued

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Food prepared by consumer unit on out-of-town trips.....	30	15	17	28	40	44	62	64
Food away from home	1,759	976	1,286	1,509	1,815	2,199	2,614	4,115
Alcoholic beverages	383	124	210	369	352	544	711	1,099
Housing	15,240	9,653	12,650	14,766	15,376	17,726	20,976	32,022
Shelter.....	9,701	6,307	7,997	9,539	10,130	11,370	13,745	19,372
Owned dwellings.....	4,059	1,797	3,364	3,316	3,702	4,876	6,978	10,789
Mortgage interest and charges.....	1,297	453	715	939	1,293	1,816	2,709	4,220
Property taxes	1,355	633	1,238	1,198	1,279	1,471	2,103	3,394
Maintenance, repairs, insurance, other expenses	1,408	712	1,410	1,180	1,129	1,589	2,165	3,176
Rented dwellings	5,198	4,319	4,375	5,909	6,033	6,035	5,983	6,817
Other lodging	444	190	259	313	396	459	784	1,766
Utilities, fuels, and public services	2,623	1,918	2,568	2,634	2,725	2,916	3,297	3,751
Natural gas.....	288	182	300	291	300	310	401	411
Electricity.....	1,015	837	1,021	1,023	1,023	1,078	1,144	1,309
Fuel oil and other fuels	82	55	87	82	75	67	101	155
Telephone services.....	813	551	738	847	907	989	1,101	1,171
Residential phone service, VOIP, and phone cards.....	174	136	242	167	152	123	154	190
Cellular phone service	639	415	495	680	756	866	947	981
Water and other public services	425	293	421	391	419	471	550	705
Household operations	893	439	807	920	976	1,057	1,328	1,786
Personal services	88	⁴ 22	⁴ 105	⁴ 105	⁴ 71	⁴ 85	⁴ 200	⁴ 104
Other household expenses.....	805	417	702	815	906	972	1,128	1,682
Housekeeping supplies.....	474	299	451	403	471	549	629	832
Laundry and cleaning supplies.....	110	75	102	131	136	112	116	153
Other household products	278	165	253	201	278	342	424	513
Postage and stationery	86	59	95	71	57	95	89	165
Household furnishings and equipment	1,549	692	827	1,271	1,073	1,835	1,977	6,282
Household textiles	84	43	60	63	63	95	115	271
Furniture.....	280	100	220	279	306	377	471	679
Floor coverings	15	7	11	11	14	18	14	51
Major appliances.....	181	99	152	181	172	225	306	341
Small appliances, miscellaneous housewares	88	64	60	71	82	101	116	233
Miscellaneous household equipment	902	378	324	665	437	1,018	955	4,707
Apparel and services.....	992	605	695	757	932	1,267	1,035	2,943
Men and boys.....	214	119	124	151	245	229	302	688
Men, 16 and over.....	201	109	117	138	236	213	279	666
Boys, 2 to 15	12	10	7	13	9	16	23	21
Women and girls	398	219	292	375	325	585	363	1,074
Women, 16 and over	387	211	281	367	315	559	355	1,056
Girls, 2 to 15.....	12	7	11	8	⁴ 10	26	⁴ 8	19
Children under 2	18	⁴ 7	⁴ 30	⁴ 4	⁴ 17	⁴ 27	⁴ 14	⁴ 24
Footwear	205	141	126	129	250	279	177	603
Other apparel products and services.....	156	120	123	97	96	147	178	553
Transportation	5,504	3,322	4,010	5,346	6,525	7,207	8,485	10,909
Vehicle purchases (net outlay)	2,161	1,401	1,462	1,848	2,644	2,739	3,592	4,483
Cars and trucks, new	958	469	785	⁴ 84	1,220	1,319	2,061	1,717
Cars and trucks, used.....	1,112	872	661	1,357	1,356	1,256	1,500	2,183
Other vehicles.....	91	⁴ 60	⁴ 16	⁴ 7	⁴ 68	⁴ 164	⁴ 32	⁴ 583
Gasoline, other fuels, and motor oil.....	983	635	759	1,118	1,189	1,359	1,358	1,480
Other vehicle expenses	2,026	1,078	1,601	2,150	2,430	2,668	3,006	3,860
Vehicle finance charges	109	51	67	114	110	159	218	240
Maintenance and repairs	590	299	497	635	653	735	846	1,191
Vehicle rental, leases, licenses, and other charges	439	218	260	355	614	590	761	1,113
Vehicle insurance	888	510	777	1,045	1,053	1,184	1,181	1,316
Public and other transportation.....	334	208	188	230	263	442	529	1,086
Healthcare	3,273	2,070	3,634	3,205	3,320	3,431	3,986	4,867
Health insurance	2,174	1,463	2,472	2,092	2,118	2,248	2,519	3,108
Medical services	617	306	606	573	750	766	792	1,154
Drugs.....	346	252	370	415	323	308	438	418
Medical supplies	137	49	185	125	129	109	236	188
Entertainment.....	1,816	857	1,284	1,572	1,728	2,070	2,439	5,978

See footnotes at end of table.

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Fees and admissions	254	94	121	186	205	330	587	885
Audio and visual equipment and services	734	476	703	708	750	867	914	1,274
Pets, toys, hobbies, and playground equipment	519	237	405	537	568	665	653	1,227
Pets	448	205	338	484	463	598	500	1,135
Toys, hobbies, and playground equipment	70	32	67	52	104	67	153	92
Other entertainment supplies, equipment, and services	309	50	55	141	206	207	286	2,591
Personal care products and services	454	266	377	482	474	572	683	774
Reading	87	56	99	98	76	95	74	136
Education	632	855	286	754	434	447	637	1,450
Tobacco products and smoking supplies	230	255	202	259	205	220	280	179
Miscellaneous	683	307	509	609	796	1,044	1,149	1,395
Cash contributions	1,576	513	1,040	1,354	1,371	1,613	2,718	6,144
Personal insurance and pensions	3,238	325	828	2,200	3,275	5,190	7,521	14,940
Life and other personal insurance	220	99	209	200	191	275	301	542
Pensions and Social Security	3,018	226	619	2,000	3,084	4,916	7,220	14,397
Sources of income and personal taxes:								
Income before taxes	\$41,648	\$7,698	\$21,297	\$34,476	\$44,437	\$58,364	\$81,601	\$161,127
Wages and salaries	27,321	1,756	5,647	20,902	30,764	46,015	64,954	121,796
Self-employment income	2,332	108	436	896	1,733	1,895	4,069	17,943
Social Security, private and government retirement	9,096	4,043	13,931	10,336	9,314	7,627	8,579	9,065
Interest, dividends, rental income, other property income	1,722	121	476	1,176	1,479	1,747	2,996	11,041
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	328	906	254	97	445	4104	481	42
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	452	170	281	715	746	658	683	677
Other income	395	593	273	353	355	317	239	603
Personal taxes (contains some imputed values)	5,233	-405	15	1,803	4,033	6,784	12,650	37,913
Federal income taxes	4,572	38	534	1,770	3,574	5,564	10,262	31,103
Stimulus payment (new UCC Q20202)#	-515	-432	-607	-590	-660	-533	-445	-227
State and local income taxes	1,140	-30	65	581	1,084	1,700	2,793	6,940
Other taxes	36	20	24	42	35	53	439	97
Income after taxes	36,415	8,102	21,282	32,673	40,404	51,579	68,951	123,214
Addenda:								
Net change in total assets and liabilities	\$4,614	\$4,421	\$411	\$1,886	-\$2,062	-\$2,693	\$5,641	\$41,960
Net change in total assets	11,610	6,608	3,026	8,455	3,675	6,109	28,660	60,274
Net change in total liabilities	6,996	2,187	2,616	6,569	5,737	8,802	23,019	18,314
Other financial information:								
Other money receipts	1,104	771	1,084	446	1,954	700	502	3,629
Mortgage principal paid on owned property	-1,044	-359	-651	-739	-1,042	-1,240	-2,032	-3,682
Estimated market value of owned home	135,929	71,065	129,454	115,202	121,478	141,692	188,491	349,104
Estimated monthly rental value of owned home	763	433	759	659	689	827	1,104	1,594

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.