

Table 3424. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

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)	44,096	3,183	5,574	5,200	4,316	6,497	6,944	6,358	6,024
Consumer unit characteristics:									
Income before taxes	\$86,316	\$7,633	\$23,077	\$34,910	\$45,067	\$59,532	\$84,076	\$120,374	\$255,864
Income after taxes	73,567	7,965	23,400	34,515	43,446	55,459	75,128	103,168	196,435
Age of reference person	55.6	54.5	60.4	62.6	58.3	54.9	52.6	50.8	52.9
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	(¹)	(¹)	(¹)
Adults 65 and older7	.5	.9	1.1	.9	.7	.5	.4	.3
Earners	1.2	.5	.6	.7	1.0	1.3	1.5	1.7	1.7
Vehicles	2.2	1.4	1.6	2.0	2.0	2.2	2.4	2.5	2.7
Percent distribution:									
Reference person:									
Men	52	38	45	49	49	53	55	55	59
Women	48	62	55	51	51	47	45	45	41
Housing tenure:									
Homeowner	72	51	61	72	69	70	76	79	87
With mortgage	37	16	16	23	30	33	48	51	60
Without mortgage	36	35	45	49	40	38	28	27	27
Renter	28	49	39	28	31	30	24	21	13
Race of reference person:									
Black or African-American	11	21	18	11	12	11	9	9	5
White, Asian, and all other races	89	79	82	89	88	89	91	91	95
Hispanic or Latino origin of reference person:									
Hispanic or Latino	9	13	13	10	10	11	8	6	4
Not Hispanic or Latino	91	87	87	90	90	89	92	94	96
Education of reference person:									
Elementary (1-8)	2	7	5	3	2	2	1	(¹)	(¹)
High school (9-12)	27	43	47	40	32	28	22	15	7
College	70	50	48	57	66	70	78	85	92
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(²)	(²)	(¹)
At least one vehicle owned or leased	93	77	86	95	95	96	97	97	97
Average annual expenditures	\$66,483	\$34,909	\$38,430	\$45,961	\$51,025	\$55,697	\$66,263	\$83,067	\$132,332
Food									
Food at home	4,636	3,397	3,799	4,067	4,309	4,464	4,652	5,393	6,117
Cereals and bakery products	559	436	492	495	506	566	578	620	678
Cereals and cereal products	162	147	124	135	152	161	163	194	205
Bakery products	396	289	368	360	354	405	414	425	473
Meats, poultry, fish, and eggs	980	793	859	889	943	955	919	1,137	1,222
Beef	261	180	234	218	256	258	261	314	309
Pork	196	194	193	195	200	201	165	205	216
Other meats	133	113	93	146	120	156	128	143	148
Poultry	174	135	156	150	161	143	169	223	226
Fish and seafood	156	118	125	129	148	138	140	189	241
Eggs	60	52	59	51	58	59	56	63	81
Dairy products	459	309	354	406	412	453	474	536	615
Fresh milk and cream	137	125	130	122	128	127	139	146	165
Other dairy products	322	184	224	284	284	326	335	390	449
Fruits and vegetables	897	635	716	769	837	864	905	1,075	1,187
Fresh fruits	333	220	251	285	302	316	338	413	456
Fresh vegetables	306	224	231	244	296	272	307	380	434
Processed fruits	111	87	99	103	94	123	109	120	133
Processed vegetables	147	104	134	136	146	153	151	162	164
Other food at home	1,741	1,224	1,377	1,507	1,610	1,626	1,776	2,026	2,416
Sugar and other sweets	164	119	134	149	141	163	161	198	214
Fats and oils	124	82	105	125	118	114	126	141	155
Miscellaneous foods	916	608	689	779	844	852	946	1,100	1,288
Nonalcoholic beverages	465	379	419	406	447	440	480	498	588

See footnotes at end of table.

Table 3424. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — 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	72	36	31	48	60	56	63	88	169
Food away from home.....	3,687	1,849	1,845	2,527	3,178	2,969	3,799	4,717	7,281
Alcoholic beverages	802	279	272	368	536	611	771	1,132	2,044
Housing.....	20,984	13,001	13,867	14,761	16,899	18,670	20,801	25,388	38,157
Shelter	12,183	7,180	7,847	7,783	9,357	10,411	12,031	15,089	23,681
Owned dwellings	7,226	3,040	3,535	4,277	4,906	5,682	7,353	9,545	16,129
Mortgage interest and charges	2,575	988	813	1,090	1,459	1,782	2,926	3,783	6,300
Property taxes	2,465	1,276	1,240	1,638	1,771	1,981	2,349	3,022	5,505
Maintenance, repairs, insurance, other expenses.....	2,186	776	1,482	1,549	1,677	1,919	2,077	2,740	4,324
Rented dwellings.....	3,725	3,541	3,995	2,909	3,727	3,933	3,774	4,128	3,569
Other lodging.....	1,232	599	316	597	723	797	904	1,416	3,983
Utilities, fuels, and public services	4,238	3,200	3,347	3,872	3,951	4,057	4,400	4,662	5,697
Natural gas.....	421	298	307	391	382	380	434	452	645
Electricity.....	1,554	1,360	1,395	1,506	1,491	1,484	1,548	1,587	1,940
Fuel oil and other fuels.....	145	80	141	148	119	109	132	148	250
Telephone services.....	1,464	979	1,015	1,215	1,315	1,458	1,624	1,736	1,993
Residential phone service, VOIP, and phone cards	249	219	260	300	262	247	226	211	270
Cellular phone service	1,215	760	755	916	1,053	1,211	1,397	1,525	1,723
Water and other public services	654	483	489	613	643	625	662	740	869
Household operations	1,349	633	763	991	1,132	1,132	1,292	1,566	2,807
Personal services.....	100	³ 36	79	³ 68	³ 165	86	136	³ 80	³ 128
Other household expenses.....	1,249	597	683	923	967	1,047	1,156	1,486	2,679
Housekeeping supplies	828	579	600	696	802	758	839	983	1,199
Laundry and cleaning supplies	179	151	176	157	195	159	169	192	227
Other household products.....	502	301	324	415	480	459	507	622	774
Postage and stationery	147	127	100	124	127	140	163	168	199
Household furnishings and equipment.....	2,386	1,409	1,311	1,419	1,656	2,312	2,238	3,088	4,772
Household textiles.....	147	124	88	92	125	121	124	194	285
Furniture.....	611	360	284	359	368	459	614	914	1,280
Floor coverings.....	34	17	15	19	16	30	30	34	94
Major appliances.....	328	149	164	237	244	302	373	390	619
Small appliances, miscellaneous housewares	142	74	95	82	92	118	146	164	307
Miscellaneous household equipment.....	1,125	684	665	630	810	1,282	952	1,391	2,187
Apparel and services.....	1,781	993	906	1,253	1,241	1,320	1,834	2,285	3,777
Men and boys	379	212	236	251	280	252	422	466	780
Men, 16 and over	347	173	204	229	255	221	388	430	740
Boys, 2 to 15	32	40	32	22	25	31	34	36	40
Women and girls	734	395	317	575	520	629	758	896	1,520
Women, 16 and over.....	698	364	289	546	495	581	716	864	1,476
Girls, 2 to 15.....	36	30	28	29	24	48	41	33	44
Children under 2.....	38	³ 13	³ 42	³ 8	³ 34	³ 19	44	56	³ 69
Footwear.....	371	214	195	298	257	258	408	546	656
Other apparel products and services.....	259	159	116	121	150	162	201	320	752
Transportation	10,923	5,454	6,835	8,124	8,528	9,958	11,602	14,130	18,599
Vehicle purchases (net outlay).....	4,234	1,765	2,705	3,111	3,049	3,851	4,542	5,775	7,207
Cars and trucks, new	2,189	³ 470	1,543	1,660	1,620	1,988	2,024	2,918	4,194
Cars and trucks, used	1,981	1,274	1,162	1,435	1,429	1,809	2,348	2,748	2,930
Other vehicles	65	³ 21	⁽²⁾	³ 16	⁽²⁾	³ 54	³ 169	110	³ 82
Gasoline, other fuels, and motor oil	2,104	1,450	1,381	1,727	1,899	2,118	2,312	2,609	2,806
Other vehicle expenses.....	3,638	1,819	2,212	2,862	3,021	3,392	3,868	4,576	6,042
Vehicle finance charges.....	247	78	102	161	189	228	302	387	393
Maintenance and repairs	952	468	652	833	773	864	1,010	1,190	1,492
Vehicle rental, leases, licenses, and other charges	889	399	393	578	637	684	880	1,163	1,998
Vehicle insurance.....	1,550	874	1,065	1,290	1,422	1,615	1,676	1,836	2,158
Public and other transportation	946	420	537	424	560	598	880	1,170	2,545
Healthcare	6,242	3,520	4,712	6,004	6,084	5,975	6,212	6,578	9,374
Health insurance	4,265	2,430	3,480	4,276	4,140	4,178	4,226	4,480	5,956
Medical services.....	1,092	560	532	815	1,034	888	1,130	1,234	2,196
Drugs.....	642	417	505	740	657	688	598	611	819
Medical supplies.....	243	113	195	173	252	222	259	254	403
Entertainment	3,790	1,888	1,835	3,173	2,416	2,659	3,671	4,772	8,471

See footnotes at end of table.

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Fees and admissions	933	304	225	305	375	460	718	949	3,669
Audio and visual equipment and services.....	1,112	697	780	915	988	1,134	1,071	1,333	1,685
Pets, toys, hobbies, and playground equipment.....	966	360	641	544	579	811	1,071	1,576	1,603
Pets	846	321	560	485	449	684	918	1,446	1,416
Toys, hobbies, and playground equipment.....	120	³ 39	80	59	130	127	153	130	187
Other entertainment supplies, equipment, and services	778	527	190	1,410	474	254	811	913	1,514
Personal care products and services	859	485	450	659	731	758	838	1,087	1,591
Reading	123	59	89	111	118	100	120	159	193
Education.....	1,204	898	536	374	672	515	1,016	1,325	3,915
Tobacco products and smoking supplies	340	371	383	336	362	405	442	260	165
Miscellaneous	1,041	488	497	806	1,067	867	960	1,098	2,242
Cash contributions.....	2,477	956	1,112	1,562	1,409	1,733	2,227	2,715	6,935
Personal insurance and pensions	7,596	1,271	1,292	1,835	3,475	4,693	7,318	12,030	23,472
Life and other personal insurance.....	611	211	398	411	465	494	571	666	1,411
Pensions and Social Security.....	6,985	1,060	894	1,424	3,010	4,198	6,747	11,364	22,061
Sources of income and personal taxes:									
Money income before taxes	\$86,316	\$7,633	\$23,077	\$34,910	\$45,067	\$59,532	\$84,076	\$120,374	\$255,864
Wages and salaries.....	60,967	2,206	7,781	12,497	23,152	38,405	63,789	97,161	193,050
Self-employment income.....	6,884	-7	489	686	1,117	2,064	3,682	6,150	35,584
Social Security, private and government retirement	14,398	3,475	13,367	20,402	18,970	16,699	14,098	12,871	12,140
Interest, dividends, rental income, other property income	2,957	200	269	515	1,174	1,405	1,602	2,927	13,557
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	278	1,254	671	310	186	109	75	³ 64	³ 77
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	563	197	284	386	282	655	649	932	782
Other income.....	269	308	216	115	185	195	182	268	673
Personal taxes (contains some imputed values)	12,749	-332	-323	395	1,622	4,074	8,948	17,205	59,429
Federal income taxes.....	10,136	-270	-330	277	1,163	3,071	6,798	13,137	48,559
State and local income taxes	2,507	-93	-28	92	420	952	2,080	3,745	10,669
Other taxes	106	³ 31	35	26	38	51	70	322	200
Income after taxes	73,567	7,965	23,400	34,515	43,446	55,459	75,128	103,168	196,435
Addenda:									
Net change in total assets and liabilities	\$20,835	\$9,699	\$2,744	\$4,640	\$16,694	\$23,269	\$8,331	\$29,223	\$63,344
Net change in total assets.....	30,562	12,288	4,058	6,237	20,343	28,880	23,263	42,495	90,694
Net change in total liabilities.....	9,727	2,589	1,315	1,597	3,649	5,611	14,932	13,272	27,350
Other financial information:									
Other money receipts.....	1,181	³ 295	³ 173	³ 180	492	885	756	729	5,228
Mortgage principal paid on owned property.....	-2,420	-1,027	-685	-1,192	-1,149	-1,644	-2,743	-3,156	-6,417
Estimated market value of owned home.....	232,663	136,014	134,236	171,069	184,190	199,282	215,598	267,599	481,514
Estimated monthly rental value of owned home	1,249	699	782	1,003	1,043	1,093	1,232	1,451	2,307
Gifts of goods and services, total	1,639	823	635	692	886	1,042	1,356	1,780	5,187
Food	134	127	33	35	51	109	83	164	437
Alcoholic beverages	22	³ 1	³ 4	³ 2	7	21	17	51	55
Housing	343	115	141	117	224	277	316	385	986
Housekeeping supplies.....	38	³ 18	14	15	25	34	53	53	72
Household textiles.....	18	(¹)	³ 9	³ 2	³ 12	³ 35	³ 16	³ 20	29
Appliances and miscellaneous housewares.....	30	³ 3	³ 11	³ 9	³ 27	18	32	38	87
Major appliances.....	11	³ 1	³ 5	(¹)	15	³ 2	16	16	28
Small appliances and miscellaneous housewares	19	³ 2	³ 6	³ 9	³ 12	³ 16	16	22	59
Miscellaneous household equipment.....	60	³ 4	14	23	81	52	67	81	128

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Other housing.....	197	89	94	68	79	137	147	193	670
Apparel and services.....	227	122	136	120	186	180	208	331	455
Males, 2 and over.....	59	38	47	34	54	74	42	71	99
Females, 2 and over.....	79	³ 43	46	43	63	62	96	102	145
Children under 2.....	34	³ 13	² 20	³ 7	³ 34	³ 14	44	56	69
Other apparel products and services.....	55	³ 29	³ 24	36	35	30	26	102	143
Jewelry and watches.....	7	³ 1	³ 2	³ 5	³ 5	³ 3	³ 3	14	22
All other apparel products and services.....	48	³ 28	³ 22	³ 31	³ 31	³ 27	23	88	121
Transportation.....	141	43	99	84	42	96	152	111	417
Healthcare.....	25	³ 3	³ .5	³ 15	³ 11	³ 27	³ 18	53	60
Entertainment.....	127	³ 33	41	61	98	96	110	152	364
Toys, games, arts and crafts, and tricycles.....	39	³ 14	³ 23	³ 13	³ 41	39	41	45	76
Other entertainment.....	89	19	18	48	57	57	69	106	288
Personal care products and services.....	30	³ 13	5	38	22	31	17	46	61
Reading.....	4	(¹)	2	5	³ 2	1	3	5	9
Education.....	413	³ 272	156	42	141	121	319	336	1,746
All other gifts.....	172	95	23	173	102	83	113	146	595

¹ Value is too small to display.

² No data reported.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020