

Table 3424. Consumer units of two people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

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	43,638	2,779	5,127	4,800	4,216	6,111	7,122	6,851	6,632
Consumer unit characteristics:									
Income before taxes	\$90,825	\$6,730	\$23,406	\$34,851	\$44,726	\$59,187	\$83,731	\$121,369	\$253,229
Income after taxes	80,597	9,208	26,271	37,196	45,787	58,096	78,169	108,024	201,064
Age of reference person	55.8	55.4	60.6	61.7	60.0	55.9	53.1	51.0	52.8
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	1.0	.8	.6	.4	.4
Earners	1.2	.5	.6	.6	.9	1.2	1.5	1.6	1.7
Vehicles	2.1	1.3	1.5	1.9	2.0	2.1	2.3	2.5	2.5
Percent distribution:									
Reference person:									
Men	50	39	42	46	47	51	52	55	58
Women	50	61	58	54	53	49	48	45	42
Housing tenure:									
Homeowner	74	54	65	73	72	70	76	80	85
With mortgage	38	17	22	22	27	31	45	53	58
Without mortgage	36	37	43	51	45	39	31	27	28
Renter	26	46	35	27	28	30	24	20	15
Race of reference person:									
Black or African-American	10	22	14	12	11	10	11	7	5
White, Asian, and all other races, not including Black or African-American	90	78	86	88	89	90	89	93	95
Hispanic or Latino origin of reference person:									
Hispanic or Latino	11	18	19	13	11	10	10	7	7
Not Hispanic or Latino	89	82	81	87	89	90	90	93	93
Education of reference person:									
Elementary (1-8)	2	8	5	2	2	1	1	1	(²)
High school (9-12)	27	42	44	39	35	29	24	15	8
College	71	50	50	59	63	70	76	84	92
Never attended and other	(²)	1	1	(²)	(³)	(²)	(²)	(³)	(³)
At least one vehicle owned or leased	94	77	87	93	95	96	97	98	96
Average annual expenditures	\$66,361	\$36,528	\$37,555	\$45,158	\$49,823	\$54,873	\$65,442	\$80,353	\$123,969
Food	7,714	5,824	5,164	6,309	6,234	6,534	7,409	9,461	12,009
Food at home	4,969	4,381	3,706	4,358	4,299	4,226	4,864	5,965	6,833
Cereals and bakery products	625	601	491	596	536	532	620	763	774
Cereals and cereal products	195	197	153	183	168	168	191	241	239
Bakery products	430	405	338	413	368	364	429	522	535
Meats, poultry, fish, and eggs	1,071	989	846	968	1,018	866	1,030	1,183	1,508
Beef	290	284	249	253	258	237	274	321	406
Pork	217	217	177	220	218	200	215	209	273
Other meats	140	112	94	112	140	115	147	177	184
Poultry	186	171	159	163	182	147	169	202	272
Fish and seafood	176	136	111	161	172	115	170	207	286
Eggs	63	68	57	59	47	52	57	68	88
Dairy products	470	410	345	422	398	431	471	560	615
Fresh milk and cream	141	154	110	132	117	120	145	168	166
Other dairy products	330	257	235	290	280	311	326	392	449
Fruits and vegetables	980	849	709	907	822	836	939	1,170	1,376
Fresh fruits	343	281	226	312	280	286	344	417	494
Fresh vegetables	325	277	225	285	268	265	305	397	492
Processed fruits	124	123	101	137	115	108	126	135	144
Processed vegetables	187	167	157	173	160	176	164	220	246
Other food at home	1,822	1,531	1,315	1,466	1,526	1,561	1,804	2,289	2,560
Sugar and other sweets	166	149	137	160	147	146	169	194	196
Fats and oils	132	132	102	118	110	122	127	151	174
Miscellaneous foods	983	774	661	773	787	831	962	1,292	1,444

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, 2020-2021 — 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
Nonalcoholic beverages	474	451	385	390	445	412	483	535	617
Food prepared by consumer unit on out of town trips	67	⁴ 25	30	25	37	50	63	118	130
Food away from home	2,745	1,442	1,459	1,951	1,935	2,307	2,545	3,495	5,176
Alcoholic beverages	651	254	282	317	396	454	554	851	1,572
Housing	22,241	13,978	14,090	15,765	17,225	19,056	22,748	25,432	38,920
Shelter	12,850	7,605	7,865	8,454	9,447	10,859	12,578	15,002	24,151
Owned dwellings	7,993	3,409	3,974	5,188	5,437	6,366	7,757	9,890	16,468
Mortgage interest and charges	2,636	887	986	1,195	1,374	1,786	2,737	3,496	6,278
Property taxes	2,690	1,368	1,440	1,925	1,960	2,217	2,502	3,087	5,452
Maintenance, repairs, insurance, and other expenses	2,667	1,155	1,548	2,068	2,103	2,362	2,518	3,307	4,738
Rented dwellings	3,788	3,866	3,533	2,946	3,469	3,884	4,035	3,858	4,339
Other lodging	1,069	330	359	320	540	609	786	1,253	3,344
Utilities, fuels, and public services	4,302	3,390	3,562	3,871	3,957	4,127	4,408	4,681	5,444
Natural gas	447	364	371	380	383	429	433	479	630
Electricity	1,577	1,461	1,509	1,549	1,506	1,516	1,532	1,582	1,840
Fuel oil and other fuels	130	59	114	117	96	104	125	143	217
Telephone services	1,436	990	1,007	1,184	1,330	1,385	1,571	1,698	1,833
Residential phone service, VOIP, and phone cards	215	176	194	225	258	212	218	206	219
Cellular phone service	1,221	814	813	959	1,072	1,173	1,353	1,492	1,614
Water and other public services	712	517	560	641	642	691	747	778	923
Household operations	1,395	765	820	1,123	1,185	1,240	1,328	1,455	2,585
Personal services	93	⁴ 36	⁴ 73	180	⁴ 137	⁴ 63	⁴ 49	⁴ 56	⁴ 154
Other household expenses	1,302	730	747	943	1,048	1,177	1,279	1,399	2,431
Housekeeping supplies	864	529	570	659	658	822	928	1,063	1,258
Laundry and cleaning supplies	170	142	152	185	127	170	170	192	192
Other household products	542	320	331	336	434	530	567	684	844
Postage and stationery	151	68	87	138	97	122	191	187	223
Household furnishings and equipment	2,830	1,689	1,273	1,658	1,978	2,008	3,507	3,231	5,481
Household textiles	128	52	83	84	110	111	130	173	206
Furniture	675	397	324	311	468	463	748	792	1,453
Floor coverings	37	18	14	31	34	24	23	58	74
Major appliances	450	319	247	310	307	344	423	549	880
Small appliances and miscellaneous housewares	143	55	87	87	125	116	171	151	259
Miscellaneous household equipment	1,397	848	518	836	935	950	2,011	1,508	2,610
Apparel and services	1,368	930	829	906	1,213	1,039	1,252	1,722	2,460
Men and boys	311	171	177	190	171	255	234	484	605
Men, 16 and over	281	137	154	148	153	213	200	473	569
Boys, 2 to 15	30	⁴ 34	⁴ 23	42	⁴ 17	42	34	⁴ 12	36
Women and girls	534	409	363	340	483	404	523	636	914
Women, 16 and over	492	328	317	319	415	362	478	607	880
Girls, 2 to 15	43	81	⁴ 46	⁴ 21	⁴ 68	⁴ 42	45	⁴ 29	35
Children under 2	39	⁴ 10	⁴ 42	⁴ 26	⁴ 52	⁴ 42	⁴ 25	⁴ 53	⁴ 47
Footwear	269	234	157	249	323	193	228	307	428
Other apparel products and services	215	105	89	102	184	145	242	241	466
Transportation	10,390	6,373	6,461	8,073	8,869	9,952	10,541	12,740	15,569
Vehicle purchases (net outlay)	4,602	2,890	2,645	3,631	3,960	4,570	4,446	5,617	7,091
Cars and trucks, new	2,354	⁴ 713	1,127	1,362	1,382	2,246	2,281	2,813	5,031
Cars and trucks, used	2,171	2,041	1,410	2,265	2,527	2,281	2,070	2,739	1,936
Other vehicles	77	⁴ 136	⁴ 108	⁴ 4	⁴ 52	⁴ 43	⁴ 94	⁴ 65	⁴ 125
Gasoline, other fuels, and motor oil	1,808	1,165	1,309	1,496	1,739	1,798	2,016	2,190	2,122
Other vehicle expenses	3,617	2,150	2,358	2,838	3,032	3,318	3,849	4,434	5,324
Vehicle finance charges	267	145	134	180	221	216	272	401	413
Maintenance and repairs	988	538	645	767	792	856	1,088	1,272	1,442
Vehicle rental, leases, licenses, and other charges	821	452	412	560	572	748	722	1,034	1,593
Vehicle insurance	1,542	1,014	1,165	1,331	1,448	1,498	1,767	1,727	1,875
Public and other transportation	363	168	148	108	138	266	230	499	1,032
Healthcare	6,392	3,677	4,777	6,175	6,162	6,180	6,516	7,007	8,501
Health insurance	4,512	2,734	3,609	4,561	4,500	4,467	4,503	4,812	5,671
Medical services	1,054	438	526	718	802	977	1,190	1,331	1,762
Drugs	616	370	514	654	632	594	583	627	800
Medical supplies	209	136	128	242	229	142	240	237	269

See footnotes at end of table.

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Entertainment	3,588	1,749	1,929	2,189	2,622	2,742	3,588	4,773	6,805
Fees and admissions	496	185	185	190	266	355	371	621	1,367
Audio and visual equipment and services	1,161	788	799	900	1,093	1,088	1,160	1,405	1,652
Pets, toys, hobbies, and playground equipment.....	1,014	417	454	850	833	809	1,190	1,110	1,803
Pets	842	371	364	732	652	590	1,035	895	1,558
Toys, hobbies, and playground equipment.....	172	46	90	118	181	219	155	215	245
Other entertainment supplies, equipment, and services	917	360	491	248	431	490	867	1,637	1,983
Personal care products and services	757	390	430	554	583	622	717	1,012	1,328
Reading	141	72	84	91	87	113	129	154	304
Education.....	947	898	511	261	581	671	602	807	2,803
Tobacco products and smoking supplies.....	350	340	333	410	422	345	427	320	230
Miscellaneous	1,003	454	642	566	715	708	977	1,268	2,030
Cash contributions.....	3,146	976	983	1,824	2,123	2,482	3,039	3,257	7,948
Personal insurance and pensions	7,674	612	1,043	1,717	2,591	3,975	6,943	11,550	23,490
Life and other personal insurance.....	543	275	264	431	456	376	592	647	1,000
Pensions and Social Security	7,131	338	779	1,286	2,135	3,599	6,351	10,903	22,490
Sources of income and personal taxes:									
Income before taxes	\$90,825	\$6,730	\$23,406	\$34,851	\$44,726	\$59,187	\$83,731	\$121,369	\$253,229
Wages and salaries.....	64,136	2,114	7,828	12,656	21,451	35,452	60,102	95,619	196,300
Self-employment income.....	6,032	-332	510	694	1,499	2,036	3,580	5,927	26,138
Social Security, private and government retirement	15,739	2,813	13,086	19,624	19,570	19,036	16,161	14,363	15,888
Interest, dividends, rental income, and other property income	3,205	209	309	540	817	1,190	2,021	3,686	12,778
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	369	1,402	996	424	460	176	145	4109	40
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,115	355	513	735	797	1,084	1,552	1,471	1,570
Other income.....	229	168	164	178	4131	213	171	195	515
Personal taxes (contains some imputed values)	10,228	-2,478	-2,866	-2,345	-1,061	1,092	5,562	13,345	52,165
Federal income taxes.....	9,792	-466	-505	77	893	2,360	6,010	12,007	43,359
Stimulus payment (new UCC Q20202)#.....	-2,139	-1,973	-2,344	-2,617	-2,356	-2,120	-2,449	-2,254	-1,131
State and local income taxes	2,497	-78	-49	107	358	801	1,928	3,483	9,792
Other taxes.....	78	439	431	87	44	51	73	108	145
Income after taxes	80,597	9,208	26,271	37,196	45,787	58,096	78,169	108,024	201,064
Addenda:									
Net change in total assets and liabilities	\$17,407	\$7,650	\$1,290	\$3,661	\$6,957	\$530	-\$521	\$36,972	\$65,140
Net change in total assets.....	38,288	10,762	4,435	9,631	10,777	10,095	25,122	64,909	126,845
Net change in total liabilities	20,881	3,112	3,144	5,970	3,820	9,566	25,642	27,936	61,705
Other financial information:									
Other money receipts.....	918	4145	425	561	686	540	1,321	743	2,124
Mortgage principal paid on owned property.....	-2,592	-714	-877	-1,087	-1,300	-1,500	-2,699	-3,460	-6,610
Estimated market value of owned home.....	273,443	144,951	155,636	196,006	207,429	245,207	260,056	293,731	535,819
Estimated monthly rental value of owned home.....	1,376	814	908	1,075	1,140	1,239	1,327	1,533	2,354

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.