

Table 3434. Consumer units of three people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total three 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	19,126	940	1,750	1,524	1,380	2,666	3,528	3,630	3,708
Consumer unit characteristics:									
Income before taxes	\$106,943	\$7,652	\$22,982	\$34,989	\$44,915	\$59,680	\$83,940	\$121,792	\$265,763
Income after taxes	91,168	9,403	27,408	37,964	43,703	58,488	78,655	108,848	199,640
Age of reference person	47.3	44.2	46.4	46.9	47.9	47.6	45.7	47.9	49.1
Average number in consumer unit:									
People	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	1.1	1.0	.8	.6	.7	.6	.5	.5
Adults 65 and older3	² .2	.3	.3	.4	.3	.3	.2	.2
Earners	1.8	.8	1.1	1.4	1.5	1.7	1.9	2.1	2.2
Vehicles	2.2	1.1	1.3	1.7	1.9	2.0	2.4	2.7	2.9
Percent distribution:									
Reference person:									
Men	45	19	30	35	39	43	51	50	58
Women	55	81	70	65	61	57	49	50	42
Housing tenure:									
Homeowner	67	37	45	49	52	61	70	80	89
With mortgage	46	18	19	22	28	40	53	62	67
Without mortgage	21	19	26	27	24	21	17	18	22
Renter	33	63	55	51	48	39	30	20	11
Race of reference person:									
Black or African-American	13	24	18	19	17	15	14	10	6
White, Asian, and all other races	87	76	82	81	83	85	86	90	94
Hispanic or Latino origin of reference person:									
Hispanic or Latino	18	27	32	26	28	21	17	11	6
Not Hispanic or Latino	82	73	68	74	72	79	83	89	94
Education of reference person:									
Elementary (1-8)	3	10	6	5	6	2	2	1	(³)
High school (9-12)	28	52	49	48	36	36	23	18	9
College	69	36	43	46	58	61	75	81	91
Never attended and other	(⁴)	2	1	1	(⁴)	1	(⁴)	(³)	(³)
At least one vehicle owned or leased	93	72	81	90	92	94	97	98	97
Average annual expenditures	\$71,944	\$32,604	\$34,524	\$44,549	\$45,933	\$52,243	\$66,394	\$85,824	\$125,636
Food	8,980	5,939	5,003	6,699	6,626	7,564	8,562	10,341	13,098
Food at home	5,498	4,003	3,641	4,152	4,551	4,616	5,450	6,321	7,275
Cereals and bakery products	697	542	506	496	581	624	673	792	903
Cereals and cereal products	232	193	163	160	212	226	213	266	290
Bakery products	465	348	343	336	369	398	460	525	613
Meats, poultry, fish, and eggs	1,178	821	750	886	1,055	1,081	1,186	1,358	1,462
Beef	329	221	197	235	313	288	344	384	405
Pork	226	195	140	157	215	255	252	245	233
Other meats	159	107	104	98	155	147	169	177	198
Poultry	217	128	159	166	180	204	214	234	287
Fish and seafood	178	105	108	168	132	124	147	243	244
Eggs	69	64	42	61	59	63	60	77	94
Dairy products	531	401	337	382	456	408	562	609	702
Fresh milk and cream	168	151	138	130	148	150	171	180	204
Other dairy products	363	249	199	252	308	258	391	429	498
Fruits and vegetables	1,060	679	691	899	867	937	1,066	1,156	1,418
Fresh fruits	380	279	205	333	299	321	370	413	544
Fresh vegetables	347	190	209	323	275	345	370	369	435
Processed fruits	137	78	116	104	117	117	120	155	187
Processed vegetables	196	132	162	139	173	154	206	219	252
Other food at home	2,032	1,561	1,356	1,490	1,593	1,566	1,963	2,406	2,791
Sugar and other sweets	188	161	138	148	138	152	174	245	225
Fats and oils	140	99	81	102	136	131	123	156	193
Miscellaneous foods	1,099	793	689	784	850	785	1,088	1,352	1,512
Nonalcoholic beverages	544	492	429	419	446	458	531	577	727

See footnotes at end of table.

Table 3434. Consumer units of three people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued

Item	Total three 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	62	² 18	² 19	² 38	² 23	39	47	75	134
Food away from home	3,482	1,935	1,362	2,547	2,075	2,948	3,112	4,020	5,823
Alcoholic beverages	478	268	86	255	182	208	408	596	1,025
Housing	23,356	13,676	14,318	15,985	17,599	17,434	21,966	25,748	38,390
Shelter	13,639	8,392	8,441	9,154	10,279	9,843	12,432	15,075	22,989
Owned dwellings	8,213	2,344	2,550	2,861	4,123	4,583	7,142	10,559	17,427
Mortgage interest and charges	3,582	981	795	1,204	1,677	2,320	3,336	4,893	7,101
Property taxes	2,500	669	719	917	1,325	1,339	2,053	3,245	5,423
Maintenance, repairs, insurance, other expenses	2,131	694	1,037	741	1,121	923	1,753	2,421	4,903
Rented dwellings	4,583	5,785	5,760	5,936	5,898	5,018	4,802	3,514	3,203
Other lodging	843	² 263	131	357	258	242	488	1,002	2,358
Utilities, fuels, and public services	4,738	3,369	3,529	3,953	4,123	4,302	4,791	5,213	6,003
Natural gas	447	346	305	371	385	342	423	496	643
Electricity	1,712	1,453	1,531	1,564	1,538	1,635	1,744	1,766	1,962
Fuel oil and other fuels	127	² 49	² 46	² 128	² 109	111	120	139	198
Telephone services	1,722	1,051	1,172	1,338	1,500	1,583	1,767	1,980	2,196
Residential phone service, VOIP, and phone cards	178	158	158	156	154	148	165	199	221
Cellular phone service	1,544	893	1,014	1,182	1,346	1,435	1,602	1,781	1,975
Water and other public services	730	470	475	551	593	631	737	833	1,005
Household operations	1,893	626	965	859	1,079	1,210	1,783	2,120	3,753
Personal services	710	² 94	² 296	² 158	² 280	381	636	860	1,610
Other household expenses	1,183	532	669	701	799	829	1,147	1,260	2,143
Housekeeping supplies	819	522	426	677	727	645	782	914	1,202
Laundry and cleaning supplies	201	132	113	198	184	194	188	214	268
Other household products	501	299	178	379	478	356	500	602	734
Postage and stationery	117	91	135	100	64	95	94	98	200
Household furnishings and equipment	2,268	766	956	1,342	1,392	1,434	2,178	2,425	4,443
Household textiles	135	² 39	40	98	105	159	86	130	259
Furniture	606	236	248	273	298	372	612	514	1,373
Floor coverings	29	² 7	² 10	² 4	² 15	8	26	25	80
Major appliances	385	163	233	222	273	203	349	437	737
Small appliances, miscellaneous housewares	124	38	55	69	81	116	115	162	186
Miscellaneous household equipment	989	283	370	674	620	576	990	1,156	1,809
Apparel and services	1,808	1,057	879	1,336	1,246	1,368	1,440	2,025	3,205
Men and boys	413	241	198	365	276	305	319	464	730
Men, 16 and over	299	² 118	² 95	228	152	191	231	327	624
Boys, 2 to 15	115	122	103	137	124	114	88	137	106
Women and girls	647	540	246	390	513	477	465	737	1,184
Women, 16 and over	528	461	170	267	403	369	387	615	999
Girls, 2 to 15	118	78	75	123	110	109	79	122	185
Children under 2	105	² 68	² 87	² 43	² 62	77	122	162	100
Footwear	403	² 80	² 247	370	259	350	342	454	649
Other apparel products and services	240	129	102	167	136	158	191	208	542
Transportation	12,864	5,220	6,321	8,837	8,023	10,583	12,748	16,943	19,092
Vehicle purchases (net outlay)	5,815	² 2,197	² 2,582	3,717	2,790	4,698	5,656	8,616	8,462
Cars and trucks, new	2,625	(³)	² 248	² 1,834	² 400	1,754	2,590	4,411	4,477
Cars and trucks, used	3,170	2,197	2,334	1,854	2,373	2,915	3,059	4,169	3,959
Other vehicles	21	(³)	(³)	² 29	² 17	² 29	² 7	² 35	² 26
Gasoline, other fuels, and motor oil	2,199	1,235	1,440	1,728	1,815	2,062	2,349	2,595	2,708
Other vehicle expenses	4,217	1,619	2,124	3,113	3,107	3,511	4,345	5,100	6,238
Vehicle finance charges	331	130	129	236	183	276	351	469	457
Maintenance and repairs	1,026	505	567	713	788	845	1,071	1,132	1,562
Vehicle rental, leases, licenses, and other charges	933	115	211	439	541	597	956	1,223	1,766
Vehicle insurance	1,927	870	1,217	1,725	1,595	1,794	1,968	2,276	2,452
Public and other transportation	632	169	175	278	312	312	398	631	1,684
Healthcare	5,686	1,837	2,399	2,836	3,899	4,978	6,236	7,331	8,416
Health insurance	4,044	1,273	1,699	1,967	2,944	3,637	4,487	5,282	5,778
Medical services	967	229	295	406	449	762	1,068	1,283	1,635
Drugs	500	273	311	345	398	483	448	599	701
Medical supplies	176	² 64	94	117	109	97	233	166	302
Entertainment	3,272	1,265	1,527	3,086	1,768	1,985	2,823	3,597	6,238

See footnotes at end of table.

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Fees and admissions	686	191	162	266	238	351	440	706	1,846
Audio and visual equipment and services	1,095	668	909	855	766	888	1,081	1,155	1,611
Pets, toys, hobbies, and playground equipment.....	973	259	387	1,861	560	522	800	1,192	1,500
Pets	789	172	298	1,745	497	422	616	939	1,197
Toys, hobbies, and playground equipment.....	184	² 86	² 89	² 116	² 64	100	184	252	303
Other entertainment supplies, equipment, and services	518	² 147	70	104	204	224	502	544	1,281
Personal care products and services	765	397	276	413	535	600	701	968	1,270
Reading	83	² 29	² 14	² 27	² 69	72	76	93	155
Education.....	2,211	720	479	596	533	543	1,146	2,594	6,538
Tobacco products and smoking supplies.....	386	436	422	563	414	462	384	374	229
Miscellaneous.....	905	718	798	871	1,048	449	662	1,000	1,423
Cash contributions.....	1,638	516	520	586	736	873	1,325	2,186	3,530
Personal insurance and pensions	9,514	527	1,482	2,460	3,254	5,124	7,918	12,029	23,027
Life and other personal insurance.....	661	149	183	221	242	301	535	717	1,677
Pensions and Social Security	8,853	378	1,299	2,238	3,012	4,822	7,383	11,312	21,350
Sources of income and personal taxes:									
Income before taxes	\$106,943	\$7,652	\$22,982	\$34,989	\$44,915	\$59,680	\$83,940	\$121,792	\$265,763
Wages and salaries.....	91,716	3,132	13,979	25,356	33,237	48,804	72,319	107,278	234,002
Self-employment income.....	6,014	² 663	899	² 917	2,375	2,102	3,694	6,265	18,346
Social Security, private and government retirement	6,041	2,073	5,353	6,529	7,495	6,981	6,080	6,137	5,825
Interest, dividends, rental income, other property income.....	1,336	² 7	² 190	² 181	293	300	651	1,057	4,749
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	475	2,309	1,486	823	548	338	210	² 63	² 116
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,092	361	716	1,055	686	927	778	749	2,375
Other income.....	269	² 432	360	² 128	² 282	228	208	243	350
Personal taxes (contains some imputed values)	15,775	-1,752	-4,426	-2,975	1,212	1,192	5,285	12,944	66,124
Federal income taxes.....	13,508	-767	-3,072	-1,841	1,465	1,462	4,605	10,581	55,745
Stimulus payment (new UCC Q20202)#.....	-1,140	² 817	-1,245	-1,304	-1,230	-1,236	-1,291	-1,239	-760
State and local income taxes	3,301	-200	-164	143	924	949	1,883	3,482	10,873
Other taxes.....	106	² 33	² 55	² 27	² 52	² 17	88	120	267
Income after taxes	91,168	9,403	27,408	37,964	43,703	58,488	78,655	108,848	199,640
Addenda:									
Net change in total assets and liabilities	\$19,514	\$2,485	-\$243	-\$9,289	-\$15,267	\$8,418	\$1,816	-\$1,627	\$103,459
Net change in total assets.....	34,461	5,388	1,048	2,402	860	21,511	14,679	15,554	129,935
Net change in total liabilities	14,947	2,903	1,291	11,691	16,127	13,093	12,863	17,181	26,476
Other financial information:									
Other money receipts.....	5,298	² 516	² 241	² 144	² 5,682	² 423	² 372	752	23,518
Mortgage principal paid on owned property.....	-2,811	-815	-664	-844	-1,271	-1,512	-2,417	-3,754	-6,096
Estimated market value of owned home.....	225,767	65,751	85,682	93,272	127,076	141,664	185,823	277,458	471,559
Estimated monthly rental value of owned home	1,204	451	514	601	754	824	1,089	1,496	2,232

¹ Data are rounded to the nearest thousands.

² Data are likely to have large sampling errors.

³ No data reported.

⁴ Value is too small to display.

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.