

**Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

Item	Total four 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) <sup>1</sup> .....	16,498	667	819	793	894	1,991	2,371	3,587	5,376
Consumer unit characteristics:									
Income before taxes .....	\$136,749	\$8,107	\$23,743	\$35,107	\$44,752	\$60,011	\$84,390	\$122,498	\$261,254
Income after taxes .....	120,782	16,661	33,660	44,821	52,451	64,828	83,838	115,273	210,247
Age of reference person .....	43.8	41.4	43.7	42.4	42.8	41.1	42.3	44.2	45.9
Average number in consumer unit:									
People .....	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Children under 18 .....	1.5	1.9	1.7	1.7	1.7	1.7	1.4	1.4	1.4
Adults 65 and older .....	.1	( <sup>2</sup> )	<sup>3.1</sup>	<sup>3.2</sup>	<sup>3.2</sup>	.2	.1	.1	.1
Earners .....	2.0	.9	1.2	1.5	1.5	1.7	2.1	2.3	2.4
Vehicles .....	2.4	1.5	1.6	1.7	1.6	1.9	2.3	2.7	2.8
Percent distribution:									
Reference person:									
Men .....	50	31	36	31	40	43	51	56	57
Women .....	50	69	64	69	60	57	49	44	43
Housing tenure:									
Homeowner .....	72	39	35	47	43	57	68	82	92
With mortgage .....	58	23	21	23	29	44	50	69	78
Without mortgage .....	14	17	14	24	14	13	18	12	13
Renter .....	28	61	65	53	57	43	32	18	8
Race of reference person:									
Black or African-American .....	13	29	32	18	20	17	11	11	8
White, Asian, and all other races, not including Black or African-American .....	87	71	68	82	80	83	89	89	92
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	20	25	27	32	37	27	26	18	9
Not Hispanic or Latino .....	80	75	73	68	63	73	74	82	91
Education of reference person:									
Elementary (1-8) .....	3	4	8	11	9	5	2	1	( <sup>2</sup> )
High school (9-12) .....	25	61	52	50	39	36	31	18	8
College .....	72	34	39	39	52	59	68	82	92
Never attended and other .....	( <sup>2</sup> )	1	1	( <sup>2</sup> )	1	1	( <sup>2</sup> )	( <sup>4</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	95	79	83	93	92	93	97	98	98
Average annual expenditures .....	\$97,286	\$45,184	\$43,862	\$49,240	\$52,943	\$60,362	\$75,932	\$93,129	\$152,661
Food .....									
Food at home .....	12,478	8,098	6,692	7,865	9,510	9,485	9,880	12,535	17,533
Cereals and bakery products .....	7,908	5,718	4,651	6,214	6,474	6,702	6,499	7,693	10,523
Cereals and cereal products .....	1,034	714	596	899	739	859	841	1,067	1,359
Bakery products .....	323	218	198	322	252	252	260	320	429
Meats, poultry, fish, and eggs .....	711	496	398	577	487	606	581	747	929
Beef .....	1,637	1,260	1,388	1,278	1,597	1,639	1,471	1,502	1,964
Pork .....	419	377	550	318	409	452	388	352	468
Other meats .....	335	233	275	247	318	388	310	299	393
Poultry .....	220	148	122	222	150	178	210	214	283
Fish and seafood .....	302	209	204	191	324	291	287	311	348
Eggs .....	255	197	182	188	308	226	192	219	341
Dairy products .....	106	95	54	112	89	104	84	106	131
Fruits and vegetables .....	731	552	332	680	561	586	618	751	953
Fresh milk and cream .....	241	199	127	285	228	224	193	221	303
Other dairy products .....	490	353	205	395	333	362	425	529	651
Fruits and vegetables .....	1,591	1,225	836	1,176	1,334	1,290	1,246	1,536	2,185
Fresh fruits .....	580	427	296	432	552	424	453	586	788
Fresh vegetables .....	515	369	286	361	451	473	389	487	704
Processed fruits .....	205	161	95	170	136	167	171	176	297
Processed vegetables .....	290	267	160	214	194	225	233	287	397
Other food at home .....	2,915	1,968	1,498	2,181	2,243	2,322	2,322	2,837	4,061
Sugar and other sweets .....	273	214	164	216	154	258	270	239	361
Fats and oils .....	216	151	150	150	212	183	158	216	285
Miscellaneous foods .....	1,553	956	735	1,139	1,206	1,203	1,181	1,551	2,205

See footnotes at end of table.

**Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

Item	Total four 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 .....	765	624	430	642	623	641	625	706	1,035
Food prepared by consumer unit on out of town trips .....	109	<sup>3</sup> 23	<sup>3</sup> 19	<sup>3</sup> 34	<sup>3</sup> 47	44	88	126	175
Food away from home.....	4,570	2,379	2,041	1,651	3,037	2,783	3,382	4,842	7,010
Alcoholic beverages .....	665	159	158	182	108	276	473	572	1,277
Housing.....	30,583	19,062	17,802	19,125	19,522	20,869	24,066	28,844	45,194
Shelter .....	17,256	11,043	10,724	9,815	11,597	12,072	13,514	16,198	25,339
Owned dwellings.....	11,343	3,888	2,802	2,959	3,937	5,259	7,297	11,693	19,844
Mortgage interest and charges.....	5,111	1,836	1,002	1,092	2,327	2,500	3,193	5,541	8,726
Property taxes.....	3,535	1,108	750	966	1,055	1,659	2,278	3,538	6,299
Maintenance, repairs, insurance, and other expenses.....	2,697	945	1,050	901	555	1,100	1,826	2,613	4,818
Rented dwellings.....	4,399	6,511	7,459	6,651	7,471	6,462	5,456	3,482	2,207
Other lodging.....	1,514	<sup>3</sup> 643	<sup>3</sup> 463	<sup>3</sup> 206	<sup>3</sup> 189	352	760	1,023	3,287
Utilities, fuels, and public services .....	5,683	3,847	4,370	4,710	4,501	4,748	5,297	5,930	6,804
Natural gas.....	606	366	351	339	418	507	530	585	828
Electricity.....	2,022	1,723	1,920	2,013	1,825	1,748	1,905	2,016	2,267
Fuel oil and other fuels.....	140	<sup>3</sup> 20	<sup>3</sup> 29	<sup>3</sup> 107	<sup>3</sup> 35	<sup>3</sup> 77	112	150	222
Telephone services.....	1,966	1,142	1,483	1,524	1,615	1,641	1,933	2,157	2,271
Residential phone service, VOIP, and phone cards .....	128	<sup>3</sup> 72	<sup>3</sup> 79	<sup>3</sup> 124	95	79	106	130	176
Cellular phone service .....	1,837	1,070	1,404	1,400	1,520	1,562	1,827	2,027	2,096
Water and other public services.....	950	596	587	728	607	775	816	1,022	1,215
Household operations .....	3,101	1,049	878	1,215	1,216	1,526	1,993	2,653	5,599
Personal services.....	1,500	<sup>3</sup> 77	<sup>3</sup> 133	<sup>3</sup> 826	<sup>3</sup> 315	530	837	1,306	2,964
Other household expenses.....	1,600	972	745	799	901	996	1,156	1,347	2,635
Housekeeping supplies .....	941	733	391	744	701	658	781	967	1,295
Laundry and cleaning supplies .....	203	217	142	272	202	220	188	183	217
Other household products.....	590	244	207	419	401	355	477	629	876
Postage and stationery .....	148	<sup>3</sup> 272	<sup>3</sup> 42	<sup>3</sup> 53	<sup>3</sup> 99	83	115	156	202
Household furnishings and equipment.....	3,602	2,390	1,439	2,230	1,506	1,866	2,481	3,096	6,158
Household textiles.....	163	<sup>3</sup> 22	<sup>3</sup> 58	116	49	176	132	97	282
Furniture .....	1,076	1,267	401	479	286	355	742	706	2,036
Floor coverings.....	47	<sup>3</sup> 30	<sup>3</sup> 9	<sup>3</sup> 15	<sup>3</sup> 14	<sup>3</sup> 8	18	25	106
Major appliances.....	595	517	379	546	388	304	364	682	825
Small appliances and miscellaneous housewares.....	158	<sup>3</sup> 67	104	130	132	142	130	119	234
Miscellaneous household equipment.....	1,565	488	490	944	638	880	1,095	1,467	2,676
Apparel and services .....	3,012	2,099	1,913	1,985	2,527	2,104	2,633	2,398	4,461
Men and boys .....	774	836	461	578	481	702	577	715	1,057
Men, 16 and over .....	462	<sup>3</sup> 311	<sup>3</sup> 105	<sup>3</sup> 257	<sup>3</sup> 211	545	395	417	648
Boys, 2 to 15 .....	313	525	356	<sup>3</sup> 222	270	157	183	298	408
Women and girls .....	1,077	696	601	491	706	732	1,206	805	1,610
Women, 16 and over.....	782	463	390	313	534	536	898	576	1,178
Girls, 2 to 15 .....	295	<sup>3</sup> 233	<sup>3</sup> 210	<sup>3</sup> 178	<sup>3</sup> 173	196	308	229	432
Children under 2.....	164	<sup>3</sup> 303	<sup>3</sup> 188	<sup>3</sup> 588	<sup>3</sup> 391	<sup>3</sup> 109	<sup>3</sup> 135	117	99
Footwear.....	562	<sup>3</sup> 153	<sup>3</sup> 488	<sup>3</sup> 221	816	328	524	454	813
Other apparel products and services .....	435	111	176	106	133	233	191	307	882
Transportation.....	17,716	6,240	8,272	9,476	9,866	10,424	16,830	18,498	25,676
Vehicle purchases (net outlay).....	8,028	<sup>3</sup> 927	<sup>3</sup> 2,524	<sup>3</sup> 3,134	<sup>3</sup> 3,305	3,030	8,324	8,529	12,643
Cars and trucks, new .....	3,979	<sup>3</sup> 792	( <sup>4</sup> )	<sup>3</sup> 1,053	<sup>3</sup> 779	<sup>3</sup> 938	4,319	3,986	6,917
Cars and trucks, used .....	3,983	<sup>3</sup> 136	<sup>3</sup> 2,368	1,793	2,525	2,092	3,997	4,423	5,673
Other vehicles .....	66	( <sup>4</sup> )	<sup>3</sup> 156	<sup>3</sup> 288	( <sup>4</sup> )	( <sup>4</sup> )	<sup>3</sup> 8	120	<sup>3</sup> 53
Gasoline, other fuels, and motor oil .....	3,805	2,725	2,499	2,864	2,868	3,391	3,683	4,030	4,491
Other vehicle expenses.....	4,972	2,414	2,928	3,236	3,405	3,732	4,319	5,263	6,675
Vehicle finance charges .....	463	123	240	213	242	414	472	514	592
Maintenance and repairs .....	1,271	768	908	1,014	915	920	1,058	1,265	1,717
Vehicle rental, leases, licenses, and other charges .....	1,103	226	347	509	563	591	664	1,224	1,807
Vehicle insurance.....	2,136	1,297	1,434	1,501	1,684	1,807	2,125	2,260	2,559
Public and other transportation .....	911	<sup>3</sup> 173	320	242	289	272	504	676	1,867
Healthcare .....	6,804	2,142	2,594	2,701	3,194	6,074	6,102	7,583	9,302
Health insurance .....	4,335	1,283	1,750	2,015	2,229	2,967	3,804	5,278	5,911
Medical services .....	1,475	<sup>3</sup> 617	514	342	525	712	1,683	1,453	2,258
Drugs.....	781	<sup>3</sup> 156	243	217	360	2,244	455	635	803
Medical supplies.....	213	<sup>3</sup> 86	<sup>3</sup> 86	<sup>3</sup> 127	<sup>3</sup> 80	151	160	217	329

See footnotes at end of table.

**Table 3444. Consumer units of four people by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued**

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Entertainment .....	5,139	1,910	1,687	2,317	1,678	2,482	3,175	4,100	9,648
Fees and admissions .....	1,411	463	<sup>2</sup> 292	263	286	363	725	1,042	3,003
Audio and visual equipment and services.....	1,231	575	597	1,172	755	841	1,075	1,378	1,619
Pets, toys, hobbies, and playground equipment.....	1,151	557	561	677	418	863	932	936	1,880
Pets .....	837	368	302	343	297	552	580	648	1,506
Toys, hobbies, and playground equipment.....	314	<sup>3</sup> 189	<sup>2</sup> 259	<sup>3</sup> 334	<sup>3</sup> 122	310	352	288	374
Other entertainment supplies, equipment, and services .....	1,346	<sup>3</sup> 316	<sup>2</sup> 237	<sup>3</sup> 205	217	416	443	744	3,147
Personal care products and services .....	1,069	650	599	605	805	657	834	958	1,646
Reading .....	115	<sup>3</sup> 25	<sup>3</sup> 67	<sup>3</sup> 59	<sup>3</sup> 69	52	105	95	191
Education.....	2,186	1,294	629	629	596	618	1,227	1,613	4,416
Tobacco products and smoking supplies .....	327	521	538	581	516	457	307	319	168
Miscellaneous .....	1,274	987	584	537	372	869	1,262	1,194	1,886
Cash contributions.....	2,365	1,338	587	429	499	834	1,206	1,701	4,882
Personal insurance and pensions .....	13,554	659	1,739	2,750	3,681	5,160	7,832	12,720	26,379
Life and other personal insurance.....	725	<sup>3</sup> 221	<sup>3</sup> 161	192	186	337	357	625	1,415
Pensions and Social Security.....	12,828	438	1,578	2,558	3,495	4,823	7,475	12,095	24,964
Sources of income and personal taxes:									
Income before taxes .....	\$136,749	\$8,107	\$23,743	\$35,107	\$44,752	\$60,011	\$84,390	\$122,498	\$261,254
Wages and salaries.....	120,533	3,274	16,041	28,174	36,320	51,939	73,064	109,985	232,022
Self-employment income.....	9,116	<sup>3</sup> 141	<sup>3</sup> 857	<sup>3</sup> 1,079	<sup>3</sup> 2,103	2,425	5,530	7,069	19,267
Social Security, private and government retirement .....	2,943	<sup>3</sup> 402	2,478	3,233	<sup>3</sup> 3,637	3,157	3,333	3,067	2,838
Interest, dividends, rental income, and other property income .....	2,061	<sup>3</sup>	<sup>2</sup> 215	<sup>3</sup> 46	<sup>3</sup> 205	53	500	870	5,431
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	815	3,378	3,056	1,840	1,400	1,294	569	325	165
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	940	<sup>3</sup> 335	<sup>3</sup> 747	<sup>3</sup> 520	<sup>3</sup> 690	955	1,219	950	1,011
Other income.....	340	<sup>3</sup> 574	<sup>3</sup> 350	<sup>3</sup> 214	<sup>3</sup> 396	<sup>3</sup> 188	<sup>3</sup> 175	232	519
Personal taxes (contains some imputed values) .....	15,967	-8,554	-9,916	-9,714	-7,699	-4,817	551	7,226	51,007
Federal income taxes .....	13,056	-5,847	-7,851	-7,440	-5,926	-2,842	500	6,293	40,707
Stimulus payment (new UCC Q20202)#.....	-1,910	<sup>3</sup> -2,562	<sup>3</sup> -1,851	-2,275	<sup>3</sup> -2,044	-2,881	-1,812	-2,444	-1,090
State and local income taxes .....	4,538	-158	-221	-9	212	880	1,834	3,228	10,657
Other taxes.....	283	<sup>3</sup> 12	<sup>3</sup> 7	<sup>3</sup> 11	<sup>3</sup> 59	<sup>3</sup> 26	<sup>3</sup> 30	<sup>3</sup> 150	732
Income after taxes .....	120,782	16,661	33,660	44,821	52,451	64,828	83,838	115,273	210,247
Addenda:									
Net change in total assets and liabilities .....	\$300	-\$8,008	-\$2,214	-\$3,442	-\$20,733	-\$2,722	-\$11,639	-\$5,472	\$16,001
Net change in total assets .....	38,637	15,445	5,409	1,605	27,295	6,826	6,321	28,680	86,607
Net change in total liabilities.....	38,337	23,453	7,623	5,047	48,028	9,548	17,959	34,152	70,606
Other financial information:									
Other money receipts .....	780	<sup>3</sup> 1,485	<sup>3</sup> 8	<sup>3</sup> 8	<sup>3</sup> 47	<sup>3</sup> 1,182	<sup>3</sup> 315	<sup>3</sup> 806	1,084
Mortgage principal paid on owned property.....	-4,411	-1,020	-1,097	-1,060	-1,466	-1,884	-2,550	-4,360	-8,112
Estimated market value of owned home .....	345,258	105,146	86,241	111,001	109,005	158,703	238,551	342,631	606,295
Estimated monthly rental value of owned home .....	1,697	584	517	630	686	924	1,263	1,784	2,761

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.

# 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.