

**Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020**

Item	Total 55-64 years	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) <sup>1</sup> .....	24,834	3,166	3,158	1,949	1,759	2,979	3,639	8,184
Consumer unit characteristics:								
Income before taxes.....	\$97,209	\$7,001	\$22,323	\$34,410	\$44,930	\$59,181	\$83,907	\$206,958
Income after taxes.....	80,491	7,798	22,998	34,331	43,096	55,591	75,073	161,304
Age of reference person.....	59.6	59.8	60.2	59.9	60.0	59.7	59.4	59.2
Average number in consumer unit:								
People.....	2.2	1.5	1.8	1.9	2.0	2.1	2.3	2.7
Children under 18.....	.2	.1	.2	.2	.1	.2	.2	.2
Adults 65 and older.....	.1	.1	.1	.1	.2	.2	.1	.1
Earners.....	1.4	.3	.7	1.0	1.2	1.4	1.7	2.1
Vehicles.....	2.2	1.1	1.4	1.7	1.9	2.1	2.5	3.0
Percent distribution:								
Reference person:								
Men.....	48	43	41	47	43	47	46	55
Women.....	52	57	59	53	57	53	54	45
Housing tenure:								
Homeowner.....	74	48	55	60	67	77	84	92
With mortgage.....	42	16	21	25	36	40	52	61
Without mortgage.....	33	32	34	35	32	37	32	31
Renter.....	26	52	45	40	33	23	16	8
Race of reference person:								
Black or African-American.....	13	21	16	15	15	12	11	8
White, Asian, and all other races.....	87	79	84	85	85	88	89	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	11	13	15	14	14	13	10	8
Not Hispanic or Latino.....	89	87	85	86	86	87	90	92
Education of reference person:								
Elementary (1-8).....	3	6	5	2	5	2	2	1
High school (9-12).....	30	48	41	42	37	31	27	15
College.....	67	45	54	55	58	66	70	84
Never attended and other.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased.....	92	73	84	93	92	95	96	98
Average annual expenditures.....	\$67,192	\$27,631	\$34,329	\$39,695	\$44,208	\$52,207	\$65,085	\$113,246
Food.....	7,929	4,166	5,300	5,882	5,634	6,771	7,496	12,077
Food at home.....	5,085	3,076	3,918	4,128	3,904	4,547	4,731	7,184
Cereals and bakery products.....	632	431	522	482	486	590	570	867
Cereals and cereal products.....	201	130	134	133	131	182	187	300
Bakery products.....	432	301	387	349	354	408	383	567
Meats, poultry, fish, and eggs.....	1,124	665	868	990	884	1,047	1,045	1,553
Beef.....	306	176	248	229	245	264	290	434
Pork.....	231	151	187	205	187	244	206	303
Other meats.....	146	80	103	191	128	156	154	175
Poultry.....	200	120	129	194	149	186	177	289
Fish and seafood.....	177	90	148	122	126	145	155	269
Eggs.....	63	48	53	48	49	53	64	82
Dairy products.....	478	309	344	391	339	415	464	682
Fresh milk and cream.....	146	119	127	109	122	120	145	189
Other dairy products.....	333	190	217	281	217	295	319	493
Fruits and vegetables.....	965	555	689	768	741	925	895	1,379
Fresh fruits.....	349	179	234	282	255	356	323	508
Fresh vegetables.....	322	199	211	239	257	291	292	473
Processed fruits.....	119	74	110	100	101	114	118	150
Processed vegetables.....	175	103	135	147	128	164	161	248
Other food at home.....	1,885	1,116	1,495	1,499	1,453	1,569	1,757	2,703
Sugar and other sweets.....	171	106	141	150	115	148	173	235
Fats and oils.....	134	80	128	102	98	140	125	175
Miscellaneous foods.....	1,000	583	776	782	784	766	934	1,471
Nonalcoholic beverages.....	507	328	418	445	397	459	454	692

See footnotes at end of table.

**Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued**

Item	Total 55-64 years	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
Food prepared by consumer unit on out-of-town trips .....	72	<sup>2</sup> 20	32	20	59	56	71	129
Food away from home .....	2,845	1,090	1,382	1,754	1,730	2,225	2,765	4,893
Alcoholic beverages .....	638	153	322	370	438	297	441	1,273
Housing .....	21,287	11,238	13,678	14,350	15,611	17,916	20,325	32,670
Shelter .....	12,229	6,615	7,896	8,178	8,905	9,750	11,269	19,082
Owned dwellings .....	8,098	2,621	3,730	3,608	4,940	6,044	7,798	14,532
Mortgage interest and charges .....	2,855	791	1,075	1,126	1,753	1,974	2,884	5,297
Property taxes .....	2,805	984	1,213	1,354	1,511	2,014	2,692	5,086
Maintenance, repairs, insurance, other expenses .....	2,438	847	1,442	1,128	1,676	2,056	2,222	4,149
Rented dwellings .....	2,910	3,568	3,835	4,377	3,611	3,097	2,580	1,877
Other lodging .....	1,221	425	331	193	353	610	891	2,673
Utilities, fuels, and public services .....	4,455	2,817	3,180	3,539	3,777	4,166	4,630	5,970
Natural gas .....	452	236	307	366	351	402	463	648
Electricity .....	1,614	1,233	1,318	1,414	1,482	1,553	1,622	1,970
Fuel oil and other fuels .....	132	78	98	80	95	112	169	176
Telephone services .....	1,533	819	941	1,105	1,295	1,430	1,615	2,193
Residential phone service, VOIP, and phone cards .....	223	152	168	186	206	198	239	286
Cellular phone service .....	1,310	667	773	918	1,089	1,232	1,376	1,907
Water and other public services .....	723	451	515	574	553	669	762	983
Household operations .....	1,247	525	710	847	794	1,031	1,136	2,054
Personal services .....	62	<sup>3</sup> 5	<sup>3</sup> 58	<sup>3</sup> 36	<sup>3</sup> 21	<sup>3</sup> 25	<sup>3</sup> 34	125
Other household expenses .....	1,185	520	652	811	773	1,007	1,102	1,928
Housekeeping supplies .....	954	467	720	678	726	711	1,205	1,342
Laundry and cleaning supplies .....	194	99	122	229	135	187	174	274
Other household products .....	601	285	409	349	521	442	873	825
Postage and stationery .....	159	83	189	100	71	81	158	242
Household furnishings and equipment .....	2,402	813	1,171	1,108	1,409	2,257	2,085	4,223
Household textiles .....	166	93	80	65	79	137	98	314
Furniture .....	553	184	321	251	279	369	585	970
Floor coverings .....	26	7	11	<sup>3</sup> 4	<sup>3</sup> 14	19	33	46
Major appliances .....	364	139	222	176	296	196	297	658
Small appliances, miscellaneous housewares .....	141	52	79	70	125	92	139	239
Miscellaneous household equipment .....	1,152	340	459	543	616	1,444	933	1,996
Apparel and services .....	1,515	938	846	901	980	1,098	1,209	2,567
Men and boys .....	335	164	151	198	161	317	300	568
Men, 16 and over .....	287	119	135	174	147	278	241	495
Boys, 2 to 15 .....	48	45	17	24	14	40	60	73
Women and girls .....	564	346	311	354	370	318	522	958
Women, 16 and over .....	511	235	297	316	359	264	457	902
Girls, 2 to 15 .....	53	111	<sup>3</sup> 13	38	<sup>3</sup> 11	54	65	56
Children under 2 .....	49	<sup>3</sup> 10	<sup>3</sup> 98	<sup>3</sup> 11	<sup>3</sup> 40	<sup>3</sup> 64	<sup>3</sup> 42	52
Footwear .....	339	311	185	219	248	255	186	561
Other apparel products and services .....	228	107	101	117	161	143	158	428
Transportation .....	10,746	5,110	5,605	6,716	8,170	9,614	10,573	16,919
Vehicle purchases (net outlay) .....	4,539	2,322	2,035	2,376	3,107	4,202	3,918	7,585
Cars and trucks, new .....	2,337	<sup>3</sup> 1,201	<sup>3</sup> 615	<sup>3</sup> 694	<sup>3</sup> 1,234	1,772	2,263	4,308
Cars and trucks, used .....	2,162	1,110	1,367	1,681	1,842	2,345	1,628	3,229
Other vehicles .....	41	<sup>3</sup> 12	<sup>3</sup> 53	( <sup>4</sup> )	<sup>3</sup> 31	<sup>3</sup> 86	<sup>3</sup> 27	<sup>3</sup> 48
Gasoline, other fuels, and motor oil .....	1,935	1,042	1,160	1,533	1,683	1,872	2,151	2,656
Other vehicle expenses .....	3,685	1,583	2,161	2,651	2,880	3,152	3,978	5,574
Vehicle finance charges .....	253	69	119	185	193	215	277	408
Maintenance and repairs .....	1,009	399	608	825	783	835	1,167	1,489
Vehicle rental, leases, licenses, and other charges .....	751	327	334	347	418	537	804	1,299
Vehicle insurance .....	1,672	788	1,100	1,294	1,486	1,565	1,730	2,379
Public and other transportation .....	587	163	249	157	500	388	526	1,103
Healthcare .....	5,820	2,383	3,263	3,815	4,403	5,149	6,369	8,924
Health insurance .....	3,881	1,538	2,098	2,536	3,081	3,501	4,177	5,974
Medical services .....	1,176	438	678	692	813	889	1,386	1,857
Drugs .....	577	322	398	418	406	593	626	797
Medical supplies .....	186	84	89	169	103	166	180	296
Entertainment .....	3,830	1,119	1,586	1,945	2,400	2,283	3,192	7,372
Fees and admissions .....	829	106	113	78	215	238	407	2,114
Audio and visual equipment and services .....	1,130	689	713	783	920	1,000	1,167	1,624
Pets, toys, hobbies, and playground equipment .....	1,055	243	668	901	615	863	897	1,797
Pets .....	942	214	608	866	491	748	800	1,608

See footnotes at end of table.

**Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020 — Continued**

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Toys, hobbies, and playground equipment .....	113	<sup>3</sup> 29	<sup>3</sup> 60	<sup>3</sup> 35	<sup>3</sup> 124	115	96	189
Other entertainment supplies, equipment, and services .....	815	80	92	184	650	181	722	1,837
Personal care products and services .....	730	289	295	509	502	623	684	1,233
Reading .....	99	50	59	99	49	66	80	166
Education.....	1,518	116	181	213	239	367	988	3,817
Tobacco products and smoking supplies.....	392	438	439	602	386	426	441	274
Miscellaneous.....	1,081	368	655	863	720	931	1,108	1,694
Cash contributions.....	2,771	603	709	879	1,007	1,363	3,784	5,297
Personal insurance and pensions .....	8,837	661	1,392	2,550	3,669	5,303	8,394	18,964
Life and other personal insurance .....	705	239	318	300	402	463	630	1,317
Pensions and Social Security .....	8,132	422	1,073	2,250	3,267	4,840	7,763	17,647
Sources of income and personal taxes:								
Income before taxes.....	\$97,209	\$7,001	\$22,323	\$34,410	\$44,930	\$59,181	\$83,907	\$206,958
Wages and salaries.....	77,001	1,626	9,264	22,925	32,236	46,343	69,990	169,079
Self-employment income .....	8,823	79	1,105	1,421	2,007	2,741	4,737	22,444
Social Security, private and government retirement.....	7,199	3,128	9,654	8,171	8,129	8,210	6,886	7,166
Interest, dividends, rental income, other property income.....	2,546	108	440	508	824	757	897	6,541
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	551	1,527	1,190	720	431	215	306	143
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	830	185	510	544	1,135	834	834	1,203
Other income.....	259	348	160	<sup>3</sup> 121	<sup>3</sup> 168	80	257	382
Personal taxes (contains some imputed values) .....	16,718	-798	-675	78	1,834	3,590	8,834	45,654
Federal income taxes.....	14,212	-35	119	708	2,069	3,488	7,371	37,935
Stimulus payment (new UCC Q20202)# .....	-946	-733	-878	-1,048	-1,039	-1,159	-1,066	-880
State and local income taxes .....	3,346	-60	38	383	756	1,207	2,438	8,385
Other taxes.....	106	<sup>3</sup> 31	<sup>3</sup> 46	<sup>3</sup> 36	<sup>3</sup> 48	<sup>3</sup> 53	90	213
Income after taxes.....	80,491	7,798	22,998	34,331	43,096	55,591	75,073	161,304
Addenda:								
Net change in total assets and liabilities .....	\$17,255	\$5,485	\$651	\$67	\$286	-\$8,010	-\$4,971	\$55,037
Net change in total assets.....	28,920	8,612	192	3,700	8,248	-1,372	11,074	77,275
Net change in total liabilities .....	11,665	3,127	-459	3,633	7,962	6,638	16,046	22,238
Other financial information:								
Other money receipts.....	5,517	620	584	<sup>3</sup> 524	<sup>3</sup> 1,635	<sup>3</sup> 729	2,883	14,252
Mortgage principal paid on owned property .....	-2,951	-744	-1,030	-1,085	-1,526	-1,628	-2,957	-5,776
Estimated market value of owned home.....	260,865	107,834	121,970	126,239	154,394	197,400	243,173	459,584
Estimated monthly rental value of owned home.....	1,349	621	729	775	924	1,152	1,385	2,155

<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.