

**Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021**

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> .....	24,928	3,031	3,147	2,054	1,706	2,867	3,613	8,510
Consumer unit characteristics:								
Income before taxes.....	\$96,815	\$6,796	\$22,428	\$34,738	\$44,953	\$59,484	\$84,319	\$199,655
Income after taxes.....	82,337	8,654	24,417	35,277	43,881	57,176	77,610	159,557
Age of reference person.....	59.7	59.7	60.2	60.1	59.7	59.7	59.5	59.3
Average number in consumer unit:								
People.....	2.2	1.5	1.8	1.8	2.0	2.1	2.4	2.7
Children under 18.....	.2	.2	.2	.2	.2	.2	.2	.2
Adults 65 and older.....	.1	.1	.1	.1	.2	.2	.2	.1
Earners.....	1.4	.3	.6	.9	1.2	1.4	1.7	2.1
Vehicles.....	2.1	1.2	1.5	1.7	1.8	2.0	2.4	2.9
Percent distribution:								
Reference person:								
Men.....	47	43	41	45	44	44	47	53
Women.....	53	57	59	55	56	56	53	47
Housing tenure:								
Homeowner.....	75	48	56	60	68	73	82	93
With mortgage.....	42	15	21	28	32	39	50	61
Without mortgage.....	33	33	35	31	35	34	32	32
Renter.....	25	52	44	40	32	27	18	7
Race of reference person:								
Black or African-American.....	14	23	15	18	17	14	13	8
White, Asian, and all other races, not including Black or African-American.....	86	77	85	82	83	86	87	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	12	14	17	13	17	14	14	8
Not Hispanic or Latino.....	88	86	83	87	83	86	86	92
Education of reference person:								
Elementary (1-8).....	3	7	6	2	3	2	2	1
High school (9-12).....	30	51	40	39	36	32	27	15
College.....	67	42	53	58	60	66	70	84
Never attended and other.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased.....	92	74	86	93	92	96	97	98
Average annual expenditures.....	\$67,694	\$28,145	\$33,780	\$42,469	\$45,740	\$51,691	\$65,221	\$111,589
Food.....								
Food at home.....	7,834	4,196	4,669	6,295	5,454	6,423	7,150	12,080
Cereals and bakery products.....	5,281	3,354	3,551	4,546	3,986	4,508	4,918	7,558
Cereals and cereal products.....	640	416	436	555	527	494	594	921
Bakery products.....	201	127	136	170	148	160	183	295
Meats, poultry, fish, and eggs.....	439	288	300	386	378	333	411	626
Meats, poultry, fish, and eggs.....	1,171	737	780	1,083	928	1,090	1,066	1,632
Beef.....	314	210	212	273	206	271	287	453
Pork.....	217	156	133	234	168	251	203	270
Other meats.....	161	87	115	166	160	133	155	217
Poultry.....	219	125	142	216	183	216	186	308
Fish and seafood.....	195	109	126	140	157	158	173	296
Eggs.....	66	49	51	54	53	61	62	88
Dairy products.....	492	317	338	425	331	412	464	708
Fresh milk and cream.....	154	116	121	152	118	129	136	206
Other dairy products.....	338	202	217	273	212	284	329	502
Fruits and vegetables.....	1,032	635	678	920	719	946	955	1,476
Fresh fruits.....	372	224	231	331	255	362	322	541
Fresh vegetables.....	335	208	208	305	196	308	324	482
Processed fruits.....	129	89	89	110	120	117	126	170
Processed vegetables.....	197	114	149	175	148	159	182	283
Other food at home.....	1,946	1,249	1,319	1,563	1,482	1,566	1,839	2,820
Sugar and other sweets.....	171	122	129	143	117	118	137	259
Fats and oils.....	143	106	94	127	96	150	135	191
Miscellaneous foods.....	1,044	636	665	794	830	817	1,023	1,540

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, 2020-2021 — 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
Nonalcoholic beverages .....	518	359	391	475	375	438	484	712
Food prepared by consumer unit on out of town trips .....	69	26	41	23	63	44	60	119
Food away from home .....	2,552	842	1,118	1,749	1,468	1,914	2,232	4,522
Alcoholic beverages .....	577	149	250	367	356	291	444	1,121
Housing .....	22,174	11,872	13,746	15,582	16,545	18,417	21,670	33,214
Shelter .....	12,769	6,854	7,936	8,953	9,641	10,735	11,949	19,245
Owned dwellings .....	8,599	2,927	3,742	4,244	5,569	6,503	8,371	14,878
Mortgage interest and charges .....	2,945	850	985	1,383	1,814	2,057	2,979	5,306
Property taxes .....	3,043	1,142	1,288	1,654	1,696	2,102	2,896	5,355
Maintenance, repairs, insurance, and other expenses .....	2,610	934	1,469	1,207	2,058	2,344	2,496	4,217
Rented dwellings .....	2,955	3,645	3,861	4,550	3,823	3,713	2,783	1,631
Other lodging .....	1,215	282	334	159	249	519	794	2,735
Utilities, fuels, and public services .....	4,590	3,000	3,289	3,590	3,770	4,188	4,740	6,116
Natural gas .....	480	272	343	347	381	408	502	673
Electricity .....	1,657	1,350	1,357	1,443	1,471	1,556	1,638	2,009
Fuel oil and other fuels .....	146	73	67	93	473	93	151	244
Telephone services .....	1,550	872	990	1,120	1,293	1,435	1,659	2,146
Residential phone service, VOIP, and phone cards .....	211	130	146	170	205	163	236	280
Cellular phone service .....	1,339	742	844	950	1,088	1,273	1,423	1,866
Water and other public services .....	757	433	532	588	552	695	789	1,044
Household operations .....	1,330	658	714	959	929	1,037	1,309	2,075
Personal services .....	45	( <sup>3</sup> )	455	447	437	435	420	472
Other household expenses .....	1,285	658	659	912	892	1,001	1,289	2,003
Housekeeping supplies .....	994	465	617	623	634	779	1,158	1,512
Laundry and cleaning supplies .....	190	129	127	229	164	242	149	232
Other household products .....	660	254	369	306	403	432	908	1,041
Postage and stationery .....	144	82	121	89	67	105	101	239
Household furnishings and equipment .....	2,490	895	1,190	1,456	1,571	1,679	2,516	4,266
Household textiles .....	142	49	70	69	98	107	69	273
Furniture .....	600	283	278	359	327	359	749	964
Floor coverings .....	31	16	16	47	46	25	30	54
Major appliances .....	486	169	240	266	311	319	530	817
Small appliances and miscellaneous housewares .....	151	51	92	79	149	122	202	217
Miscellaneous household equipment .....	1,081	326	494	675	680	747	935	1,941
Apparel and services .....	1,463	725	819	993	1,107	1,149	1,278	2,357
Men and boys .....	280	160	130	234	95	354	297	396
Men, 16 and over .....	241	122	91	199	67	329	244	355
Boys, 2 to 15 .....	39	438	439	435	428	425	53	40
Women and girls .....	550	348	335	353	503	404	534	825
Women, 16 and over .....	499	307	333	317	488	367	444	752
Girls, 2 to 15 .....	51	442	43	436	414	438	490	73
Children under 2 .....	43	410	490	430	456	457	438	436
Footwear .....	300	105	148	277	211	211	254	509
Other apparel products and services .....	290	102	116	99	243	123	155	591
Transportation .....	10,609	5,082	6,099	7,739	9,179	9,357	10,213	15,818
Vehicle purchases (net outlay) .....	4,593	2,202	2,410	3,338	4,292	3,773	3,869	7,198
Cars and trucks, new .....	2,406	4606	4735	4869	42005	2,148	2,401	4,205
Cars and trucks, used .....	2,109	1,469	1,451	2,469	2,256	1,567	1,467	2,920
Other vehicles .....	77	4127	4224	( <sup>3</sup> )	432	457	( <sup>3</sup> )	473
Gasoline, other fuels, and motor oil .....	1,949	1,096	1,305	1,584	1,766	1,862	2,057	2,599
Other vehicle expenses .....	3,712	1,680	2,227	2,682	2,954	3,386	3,994	5,378
Vehicle finance charges .....	275	84	155	219	193	208	263	444
Maintenance and repairs .....	1,032	476	628	765	698	912	1,155	1,501
Vehicle rental, leases, licenses, and other charges .....	722	339	281	305	501	658	771	1,167
Vehicle insurance .....	1,683	781	1,162	1,393	1,562	1,608	1,805	2,266
Public and other transportation .....	356	104	157	136	167	336	294	643
Healthcare .....	5,887	2,440	3,380	3,940	4,518	5,352	6,299	8,797
Health insurance .....	4,030	1,688	2,269	2,670	3,257	3,755	4,205	6,017
Medical services .....	1,127	406	593	581	740	884	1,366	1,770
Drugs .....	566	270	435	550	404	566	559	764
Medical supplies .....	165	75	83	140	117	148	170	247
Entertainment .....	3,612	1,341	1,411	1,938	1,876	1,958	3,376	6,684
Fees and admissions .....	436	97	111	89	114	163	277	988
Audio and visual equipment and services .....	1,114	683	753	838	906	958	1,243	1,508
Pets, toys, hobbies, and playground equipment .....	1,016	335	392	847	619	613	1,198	1,700

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, 2020-2021 — Continued**

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Pets.....	889	286	336	777	465	495	1,092	1,500
Toys, hobbies, and playground equipment .....	127	<sup>4</sup> 49	<sup>4</sup> 57	<sup>4</sup> 70	<sup>4</sup> 154	118	106	200
Other entertainment supplies, equipment, and services .....	1,046	226	154	163	237	224	658	2,488
Personal care products and services.....	717	270	304	512	462	517	680	1,223
Reading .....	108	38	52	98	<sup>4</sup> 36	55	85	203
Education.....	1,357	<sup>4</sup> 82	81	192	222	412	671	3,403
Tobacco products and smoking supplies.....	427	555	485	634	419	444	447	298
Miscellaneous.....	979	417	586	669	677	999	1,086	1,411
Cash contributions.....	3,012	518	624	968	1,167	1,076	3,569	6,063
Personal insurance and pensions .....	8,938	460	1,276	2,544	3,720	5,241	8,253	18,918
Life and other personal insurance .....	614	265	212	320	361	435	585	1,083
Pensions and Social Security .....	8,324	195	1,064	2,224	3,359	4,806	7,668	17,835
Sources of income and personal taxes:								
Income before taxes.....	\$96,815	\$6,796	\$22,428	\$34,738	\$44,953	\$59,484	\$84,319	\$199,655
Wages and salaries.....	75,435	1,725	9,307	21,946	32,606	46,080	68,165	160,621
Self-employment income .....	9,102	28	888	1,848	2,486	3,287	4,603	22,317
Social Security, private and government retirement.....	6,989	2,562	9,135	8,389	7,011	7,849	8,043	6,693
Interest, dividends, rental income, and other property income .....	3,180	249	561	536	669	518	1,587	7,909
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	653	1,589	1,525	635	568	543	417	156
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,201	389	873	1,232	1,502	1,075	1,342	1,525
Other income.....	255	253	139	<sup>4</sup> 151	<sup>4</sup> 112	132	161	433
Personal taxes (contains some imputed values) .....	14,478	-1,858	-1,988	-539	1,071	2,308	6,709	40,098
Federal income taxes.....	13,149	-217	-85	1,009	2,228	3,330	6,781	33,936
Stimulus payment (new UCC Q20202)# .....	-2,024	-1,621	-1,947	-2,138	-2,010	-2,307	-2,506	-1,871
State and local income taxes .....	3,243	-50	8	451	817	1,220	2,333	7,842
Other taxes.....	110	<sup>4</sup> 31	<sup>4</sup> 35	<sup>4</sup> 140	<sup>4</sup> 36	65	101	191
Income after taxes.....	82,337	8,654	24,417	35,277	43,881	57,176	77,610	159,557
Addenda:								
Net change in total assets and liabilities .....	\$36,642	\$13,483	\$2,930	-\$395	\$5,020	-\$2,396	-\$1,520	\$101,991
Net change in total assets.....	53,489	17,258	6,295	5,948	14,558	2,773	20,209	134,344
Net change in total liabilities .....	16,847	3,775	3,365	6,344	9,538	5,169	21,730	32,352
Other financial information:								
Other money receipts.....	5,296	<sup>4</sup> 543	<sup>4</sup> 219	<sup>4</sup> 1,369	<sup>4</sup> 2,776	<sup>4</sup> 604	<sup>4</sup> 2,427	13,120
Mortgage principal paid on owned property .....	-3,071	-676	-879	-1,195	-1,536	-1,868	-3,004	-5,930
Estimated market value of owned home.....	288,356	129,651	125,854	139,129	173,656	195,132	281,743	498,221
Estimated monthly rental value of owned home.....	1,449	682	775	830	1,015	1,165	1,449	2,303

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

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

<sup>3</sup> No data reported.

<sup>4</sup> 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.