

**Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

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) .....	24,523	3,451	3,207	1,896	1,778	2,836	3,422	7,932
Consumer unit characteristics:								
Income before taxes .....	\$93,983	\$7,034	\$22,556	\$34,527	\$44,943	\$59,154	\$83,976	\$202,668
Income after taxes .....	77,984	7,166	22,202	33,468	42,251	54,066	74,245	160,163
Age of reference person .....	59.5	59.8	60.0	59.9	59.8	59.6	59.4	59.0
Average number in consumer unit:								
People .....	2.2	1.5	1.8	2.0	2.0	2.1	2.3	2.7
Children under 18 .....	.2	.1	.2	.2	.2	.2	.2	.2
Adults 65 and older .....	.1	.1	.1	.1	.2	.1	.1	.1
Earners .....	1.4	.3	.7	1.0	1.2	1.4	1.7	2.1
Vehicles .....	2.2	1.1	1.5	1.8	1.9	2.2	2.5	3.1
Percent distribution:								
Reference person:								
Men .....	49	42	42	44	43	47	51	57
Women .....	51	58	58	56	57	53	49	43
Housing tenure:								
Homeowner .....	75	48	56	67	67	81	87	92
With mortgage .....	43	17	24	27	40	44	55	61
Without mortgage .....	32	31	32	40	27	38	32	31
Renter .....	25	52	44	33	33	19	13	8
Race of reference person:								
Black or African-American .....	13	22	17	16	14	12	10	8
White, Asian, and all other races .....	87	78	83	84	86	88	90	92
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	10	11	12	14	13	10	10	6
Not Hispanic or Latino .....	90	89	88	86	87	90	90	94
Education of reference person:								
Elementary (1-8) .....	3	6	5	2	5	3	2	1
High school (9-12) .....	30	48	45	44	36	29	26	15
College .....	66	45	50	53	60	68	72	84
Never attended and other .....	( <sup>1</sup> )	1	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	91	69	83	94	94	94	97	98
Average annual expenditures .....	\$68,214	\$28,308	\$34,574	\$41,059	\$46,340	\$53,986	\$65,454	\$116,746
Food .....	8,300	4,282	5,279	6,050	6,286	7,194	8,493	12,474
Food at home .....	4,923	3,058	3,729	4,048	3,913	4,535	5,126	6,644
Cereals and bakery products .....	611	406	516	480	478	608	603	802
Cereals and cereal products .....	188	116	134	130	146	192	180	266
Bakery products .....	423	290	381	350	331	416	423	537
Meats, poultry, fish, and eggs .....	1,058	703	825	966	895	965	1,133	1,349
Beef .....	278	176	219	235	253	273	298	351
Pork .....	203	146	181	200	193	207	205	235
Other meats .....	143	103	91	159	128	147	168	163
Poultry .....	184	129	134	177	135	165	178	249
Fish and seafood .....	183	100	145	132	134	115	210	269
Eggs .....	66	49	55	63	53	58	73	81
Dairy products .....	475	310	337	384	348	449	489	651
Fresh milk and cream .....	150	121	120	118	126	139	165	185
Other dairy products .....	325	189	217	266	222	311	324	465
Fruits and vegetables .....	920	504	608	769	688	866	958	1,302
Fresh fruits .....	339	162	210	298	221	301	355	502
Fresh vegetables .....	308	189	198	231	263	294	302	437
Processed fruits .....	117	52	104	97	81	113	139	152
Processed vegetables .....	157	100	97	143	122	159	163	211
Other food at home .....	1,859	1,136	1,443	1,450	1,505	1,646	1,943	2,541
Sugar and other sweets .....	172	111	129	128	119	165	209	223
Fats and oils .....	132	75	114	115	94	129	130	177
Miscellaneous foods .....	980	570	730	778	818	794	1,009	1,387
Nonalcoholic beverages .....	500	353	442	390	414	497	526	618

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 Survey, 2018-2019 — 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 .....	75	27	28	39	60	61	69	135
Food away from home .....	3,376	1,224	1,549	2,002	2,373	2,660	3,366	5,829
Alcoholic beverages .....	672	175	297	394	503	378	542	1,304
Housing .....	21,047	11,050	13,113	14,143	15,725	18,277	20,030	32,858
Shelter .....	11,980	6,405	7,449	7,413	8,910	9,149	11,155	19,385
Owned dwellings .....	8,151	2,854	3,425	3,777	4,459	6,176	8,209	14,920
Mortgage interest and charges .....	3,023	874	1,169	1,172	1,715	2,253	3,182	5,651
Property taxes .....	2,763	1,009	1,139	1,407	1,460	2,050	2,726	5,070
Maintenance, repairs, insurance, other expenses .....	2,365	971	1,118	1,198	1,284	1,873	2,301	4,200
Rented dwellings .....	2,631	3,209	3,751	3,232	4,026	2,359	2,093	1,799
Other lodging .....	1,198	342	273	403	425	615	854	2,666
Utilities, fuels, and public services .....	4,448	2,721	3,270	3,740	3,756	4,215	4,674	5,986
Natural gas .....	468	243	306	395	377	454	470	673
Electricity .....	1,611	1,168	1,367	1,447	1,464	1,515	1,665	1,984
Fuel oil and other fuels .....	152	93	143	99	95	137	171	204
Telephone services .....	1,523	797	954	1,230	1,256	1,453	1,631	2,178
Residential phone service, VOIP, and phone cards .....	255	179	206	248	196	239	268	322
Cellular phone service .....	1,268	617	748	982	1,059	1,214	1,363	1,856
Water and other public services .....	694	420	500	569	565	656	737	946
Household operations .....	1,248	516	633	770	709	888	1,178	2,210
Personal services .....	74	<sup>35</sup>	<sup>31</sup>	<sup>20</sup>	<sup>34</sup>	<sup>17</sup>	<sup>33</sup>	187
Other household expenses .....	1,175	511	602	750	705	870	1,145	2,023
Housekeeping supplies .....	857	489	649	677	717	651	893	1,224
Laundry and cleaning supplies .....	195	125	158	168	183	155	192	264
Other household products .....	505	276	340	318	436	400	515	763
Postage and stationery .....	157	88	151	191	99	96	186	197
Household furnishings and equipment .....	2,514	919	1,112	1,543	1,631	3,374	2,130	4,053
Household textiles .....	167	119	87	103	183	154	170	237
Furniture .....	588	212	310	468	298	379	483	1,078
Floor coverings .....	33	11	7	<sup>11</sup>	21	13	32	67
Major appliances .....	362	143	196	203	219	231	415	617
Small appliances, miscellaneous housewares .....	129	60	72	83	146	117	128	195
Miscellaneous household equipment .....	1,236	374	441	674	765	2,480	902	1,857
Apparel and services .....	1,845	949	860	1,172	1,390	1,370	1,515	3,217
Men and boys .....	421	145	175	231	350	390	342	750
Men, 16 and over .....	370	111	160	200	316	346	277	671
Boys, 2 to 15 .....	51	34	15	30	35	44	65	79
Women and girls .....	742	327	336	479	542	459	683	1,318
Women, 16 and over .....	664	227	308	435	472	402	608	1,209
Girls, 2 to 15 .....	77	100	<sup>29</sup>	44	<sup>70</sup>	57	75	109
Children under 2 .....	57	<sup>13</sup>	<sup>40</sup>	<sup>5</sup>	<sup>67</sup>	<sup>23</sup>	<sup>48</sup>	111
Footwear .....	363	350	202	264	321	332	247	538
Other apparel products and services .....	263	115	108	194	110	167	195	500
Transportation .....	11,266	4,544	6,258	7,460	8,965	9,362	10,510	18,644
Vehicle purchases (net outlay) .....	4,447	1,651	2,406	2,684	3,394	3,586	3,382	7,915
Cars and trucks, new .....	1,992	<sup>735</sup>	<sup>873</sup>	<sup>1,155</sup>	2,321	<sup>1,176</sup>	1,389	3,670
Cars and trucks, used .....	2,413	880	1,505	1,529	1,073	2,376	1,933	4,179
Other vehicles .....	42	<sup>36</sup>	<sup>28</sup>	( <sup>2</sup> )	( <sup>2</sup> )	<sup>34</sup>	<sup>60</sup>	<sup>65</sup>
Gasoline, other fuels, and motor oil .....	2,241	1,095	1,258	1,736	1,961	2,197	2,519	3,216
Other vehicle expenses .....	3,710	1,580	2,232	2,781	2,939	3,165	3,862	5,756
Vehicle finance charges .....	248	55	113	153	195	220	290	414
Maintenance and repairs .....	1,031	483	675	888	842	843	1,120	1,513
Vehicle rental, leases, licenses, and other charges .....	802	252	393	392	525	496	783	1,484
Vehicle insurance .....	1,629	789	1,050	1,349	1,376	1,605	1,669	2,345
Public and other transportation .....	867	219	361	258	670	415	748	1,758
Healthcare .....	5,850	2,633	3,125	4,133	3,936	5,218	6,400	9,178
Health insurance .....	3,856	1,640	2,090	2,747	2,695	3,495	4,217	6,033
Medical services .....	1,210	555	543	780	740	960	1,301	2,024
Drugs .....	584	353	369	482	402	614	647	796
Medical supplies .....	200	85	123	124	98	148	235	325
Entertainment .....	3,865	1,659	1,602	1,994	2,265	2,644	4,038	6,912
Fees and admissions .....	1,024	202	153	301	336	372	547	2,518
Audio and visual equipment and services .....	1,102	639	708	910	891	1,008	1,119	1,582
Pets, toys, hobbies, and playground equipment .....	947	359	700	580	621	1,048	952	1,420
Pets .....	814	303	627	545	525	945	808	1,192

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 Survey, 2018-2019 — 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
Toys, hobbies, and playground equipment .....	133	<sup>356</sup>	<sup>373</sup>	<sup>335</sup>	<sup>396</sup>	103	144	228
Other entertainment supplies, equipment, and services .....	792	458	41	203	416	215	1,420	1,391
Personal care products and services .....	811	352	328	552	622	732	789	1,341
Reading .....	99	58	67	65	50	90	97	153
Education.....	1,757	160	230	350	266	374	989	4,569
Tobacco products and smoking supplies.....	426	427	528	612	456	438	510	296
Miscellaneous.....	1,175	569	685	765	1,061	878	948	1,973
Cash contributions.....	2,268	640	701	730	1,152	1,503	1,954	4,636
Personal insurance and pensions .....	8,832	809	1,500	2,638	3,664	5,528	8,639	19,191
Life and other personal insurance .....	724	183	400	444	367	476	679	1,345
Pensions and Social Security .....	8,108	625	1,100	2,194	3,297	5,053	7,959	17,846
Sources of income and personal taxes:								
Money income before taxes .....	\$93,983	\$7,034	\$22,556	\$34,527	\$44,943	\$59,154	\$83,976	\$202,668
Wages and salaries.....	75,602	1,640	9,832	22,589	32,418	46,342	69,283	169,912
Self-employment income .....	7,148	-133	1,157	1,377	1,517	2,210	5,204	17,983
Social Security, private and government retirement.....	7,690	3,457	9,813	8,588	8,683	8,580	7,376	8,053
Interest, dividends, rental income, other property income.....	2,130	118	252	251	1,199	1,148	1,154	5,193
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	515	1,474	876	1,008	401	188	145	138
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	660	166	378	603	438	643	549	1,106
Other income.....	239	312	249	<sup>3112</sup>	<sup>3287</sup>	<sup>342</sup>	<sup>3266</sup>	283
Personal taxes (contains some imputed values) .....	16,000	-132	355	1,059	2,692	5,088	9,731	42,505
Federal income taxes.....	12,773	-63	241	644	1,897	3,812	7,387	34,291
State and local income taxes.....	3,144	-97	80	389	747	1,242	2,264	8,048
Other taxes.....	83	<sup>328</sup>	33	<sup>327</sup>	<sup>347</sup>	<sup>334</sup>	80	166
Income after taxes .....	77,984	7,166	22,202	33,468	42,251	54,066	74,245	160,163
Addenda:								
Net change in total assets and liabilities .....	\$14,467	\$3,111	\$1,970	\$3,958	\$5,381	\$2,654	\$7,578	\$36,204
Net change in total assets.....	22,726	4,223	1,782	6,685	9,073	7,968	23,307	51,164
Net change in total liabilities .....	8,260	1,113	-188	2,727	3,691	5,314	15,730	14,961
Other financial information:								
Other money receipts.....	1,777	410	885	<sup>3515</sup>	<sup>3688</sup>	<sup>3904</sup>	1,431	3,740
Mortgage principal paid on owned property .....	-2,921	-835	-1,024	-1,174	-1,662	-2,013	-2,822	-5,663
Estimated market value of owned home.....	249,448	94,318	108,040	126,072	139,544	199,153	237,740	451,276
Estimated monthly rental value of owned home.....	1,316	590	670	823	882	1,165	1,407	2,122
Gifts of goods and services, total .....	1,808	541	602	604	701	1,004	1,502	3,801
Food .....	158	50	18	45	48	75	105	365
Alcoholic beverages .....	12	<sup>(1)</sup>	<sup>(1)</sup>	<sup>34</sup>	<sup>(1)</sup>	<sup>38</sup>	10	29
Housing .....	359	117	193	148	208	278	271	683
Housekeeping supplies.....	35	<sup>36</sup>	17	<sup>312</sup>	21	31	48	58
Household textiles.....	20	<sup>32</sup>	<sup>314</sup>	<sup>(1)</sup>	<sup>319</sup>	<sup>328</sup>	<sup>332</sup>	28
Appliances and miscellaneous housewares.....	22	<sup>37</sup>	<sup>311</sup>	<sup>35</sup>	<sup>317</sup>	<sup>38</sup>	<sup>326</sup>	42
Major appliances.....	10	<sup>33</sup>	<sup>35</sup>	<sup>31</sup>	<sup>313</sup>	<sup>(2)</sup>	<sup>316</sup>	18
Small appliances and miscellaneous housewares.....	12	<sup>33</sup>	<sup>36</sup>	<sup>34</sup>	<sup>34</sup>	<sup>38</sup>	<sup>310</sup>	24
Miscellaneous household equipment .....	79	27	42	42	24	59	71	148
Other housing .....	203	75	109	<sup>389</sup>	127	151	93	407
Apparel and services .....	264	124	166	75	264	230	331	397
Males, 2 and over .....	57	38	44	25	96	45	65	74
Females, 2 and over .....	86	<sup>310</sup>	47	28	49	75	145	133
Children under 2 .....	46	<sup>312</sup>	<sup>330</sup>	<sup>35</sup>	<sup>357</sup>	<sup>323</sup>	45	84
Other apparel products and services.....	75	<sup>364</sup>	<sup>345</sup>	<sup>317</sup>	<sup>363</sup>	<sup>388</sup>	76	107
Jewelry and watches .....	21	<sup>37</sup>	<sup>39</sup>	<sup>32</sup>	<sup>31</sup>	<sup>311</sup>	<sup>340</sup>	36
All other apparel products and services.....	54	<sup>357</sup>	<sup>337</sup>	<sup>316</sup>	<sup>363</sup>	<sup>376</sup>	<sup>336</sup>	70
Transportation .....	158	106	49	19	19	107	62	351
Healthcare .....	59	<sup>346</sup>	<sup>32</sup>	<sup>38</sup>	<sup>37</sup>	<sup>316</sup>	<sup>328</sup>	141

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 Survey, 2018-2019 — 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
Entertainment.....	151	<sup>3</sup> 49	35	65	<sup>3</sup> 41	97	166	298
Toys, games, arts and crafts, and tricycles.....	47	<sup>3</sup> 22	<sup>3</sup> 22	<sup>3</sup> 2	<sup>3</sup> 18	<sup>3</sup> 47	<sup>3</sup> 65	77
Other entertainment.....	104	26	14	62	23	50	100	221
Personal care products and services.....	22	<sup>3</sup> 1	11	<sup>3</sup> 5	<sup>3</sup> 6	13	28	44
Reading.....	4	( <sup>1</sup> )	<sup>3</sup> 1	<sup>3</sup> 4	<sup>3</sup> 1	<sup>3</sup> 2	3	8
Education.....	466	<sup>3</sup> 5	<sup>3</sup> 94	<sup>3</sup> 93	<sup>3</sup> 31	81	342	1,195
All other gifts.....	153	43	32	138	75	99	156	290

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020