

**Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022**

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> .....	24,592	3,048	2,928	1,752	1,589	2,790	3,402	9,083
Consumer unit characteristics:								
Income before taxes .....	\$102,124	\$6,914	\$22,363	\$35,064	\$44,691	\$59,845	\$84,383	\$202,405
Income after taxes .....	87,938	8,724	24,344	35,561	43,727	57,112	78,453	165,882
Age of reference person .....	59.6	59.9	60.3	60.1	59.6	59.5	59.6	59.3
Average number in consumer unit:								
People .....	2.2	1.5	1.7	1.9	1.9	2.0	2.4	2.7
Children under 18 .....	.2	.1	.1	.2	.2	.1	.2	.2
Adults 65 and older .....	.1	.1	.1	.1	.1	.1	.2	.1
Earners .....	1.4	.3	.7	1.0	1.1	1.4	1.6	2.1
Vehicles .....	2.1	1.2	1.5	1.7	1.7	2.0	2.3	2.9
Percent distribution:								
Reference person:								
Men .....	48	41	43	40	42	45	50	54
Women .....	52	59	57	60	58	55	50	46
Housing tenure:								
Homeowner .....	75	49	60	63	69	73	82	91
With mortgage .....	42	15	22	32	32	40	49	60
Without mortgage .....	33	33	38	32	37	33	32	31
Renter .....	25	51	40	37	31	27	18	9
Race of reference person:								
Black or African-American .....	14	22	15	20	17	15	13	9
White, Asian, and all other races, not including Black or African-American .....	86	78	85	80	83	85	87	91
Hispanic or Latino origin of reference person:								
Hispanic or Latino .....	12	13	17	14	17	14	15	8
Not Hispanic or Latino .....	88	87	83	86	83	86	85	92
Education of reference person:								
Elementary (1-8) .....	3	6	6	3	2	2	3	1
High school (9-12) .....	30	54	44	38	37	34	25	16
College .....	67	40	50	58	60	64	71	83
Never attended and other .....	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	1	1	1	1	( <sup>2</sup> )
At least one vehicle owned or leased .....	91	68	83	92	92	96	97	97
Average annual expenditures .....	\$74,375	\$31,031	\$35,820	\$46,357	\$48,056	\$57,041	\$66,762	\$119,471
Food .....								
Food at home .....	5,749	4,028	3,650	4,904	4,952	5,070	5,466	7,595
Cereals and bakery products .....	689	468	440	573	597	579	661	923
Cereals and cereal products .....	199	147	124	167	167	154	190	268
Bakery products .....	490	321	315	406	431	426	471	655
Meats, poultry, fish, and eggs .....	1,274	918	873	1,135	1,036	1,254	1,241	1,602
Beef .....	348	257	232	292	251	367	381	422
Pork .....	237	166	140	269	216	256	250	277
Other meats .....	186	136	142	132	175	176	174	237
Poultry .....	223	131	173	210	203	208	211	286
Fish and seafood .....	202	161	119	163	131	162	157	291
Eggs .....	77	67	67	69	60	83	68	90
Dairy products .....	527	352	358	474	436	448	491	703
Fresh milk and cream .....	166	116	125	181	123	150	148	212
Other dairy products .....	361	235	233	294	313	298	343	491
Fruits and vegetables .....	1,076	715	612	1,025	863	960	1,005	1,450
Fresh fruits .....	399	272	229	382	286	354	357	546
Fresh vegetables .....	338	237	166	313	252	316	324	456
Processed fruits .....	137	77	83	146	143	121	122	182
Processed vegetables .....	202	129	134	185	183	169	203	265
Other food at home .....	2,184	1,575	1,367	1,696	2,019	1,829	2,067	2,917
Sugar and other sweets .....	199	143	106	130	167	145	199	281
Fats and oils .....	153	120	92	136	118	143	142	198
Miscellaneous foods .....	1,133	829	668	889	1,001	961	1,050	1,534

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, 2021-2022 — 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 .....	605	445	456	492	644	513	610	747
Food prepared by consumer unit on out of town trips .....	94	39	45	49	<sup>4</sup> 89	66	67	158
Food away from home .....	3,348	1,193	1,500	1,993	2,054	2,488	2,742	5,640
Alcoholic beverages .....	697	204	330	451	307	428	621	1,207
Housing .....	23,570	12,870	13,635	16,633	17,112	18,737	22,027	34,890
Shelter .....	13,541	7,362	7,636	9,144	9,820	10,686	12,110	20,430
Owned dwellings .....	9,033	3,106	3,611	4,707	5,551	6,616	8,207	15,266
Mortgage interest and charges .....	3,159	955	932	1,678	1,708	2,089	2,949	5,564
Property taxes .....	3,106	1,188	1,266	1,681	1,841	2,074	2,794	5,273
Maintenance, repairs, insurance, and other expenses .....	2,768	963	1,413	1,348	2,002	2,454	2,465	4,428
Rented dwellings .....	3,022	3,827	3,637	4,171	3,868	3,577	3,095	1,986
Other lodging .....	1,486	429	389	266	401	493	808	3,178
Utilities, fuels, and public services .....	4,832	2,982	3,420	3,838	3,817	4,238	4,904	6,434
Natural gas .....	563	313	355	399	463	488	584	777
Electricity .....	1,752	1,311	1,424	1,541	1,487	1,596	1,721	2,151
Fuel oil and other fuels .....	179	81	92	89	<sup>4</sup> 56	101	181	303
Telephone services .....	1,560	857	1,035	1,191	1,228	1,379	1,601	2,134
Residential phone service, VOIP, and phone cards .....	186	129	146	141	142	143	194	244
Cellular phone service .....	1,374	729	889	1,049	1,085	1,236	1,407	1,890
Water and other public services .....	779	419	513	619	583	674	816	1,069
Household operations .....	1,465	798	735	947	1,022	1,041	1,474	2,226
Personal services .....	64	<sup>4</sup> 60	<sup>4</sup> 44	<sup>4</sup> 23	<sup>4</sup> 19	<sup>4</sup> 21	<sup>4</sup> 106	<sup>4</sup> 85
Other household expenses .....	1,400	738	691	924	1,002	1,020	1,368	2,141
Housekeeping supplies .....	935	510	627	672	706	784	795	1,365
Laundry and cleaning supplies .....	191	145	180	221	203	252	142	200
Other household products .....	605	284	290	350	413	402	569	971
Postage and stationery .....	139	81	158	101	90	130	85	194
Household furnishings and equipment .....	2,797	1,218	1,216	2,032	1,748	1,988	2,744	4,434
Household textiles .....	148	143	68	119	118	89	68	237
Furniture .....	697	304	202	594	387	355	604	1,201
Floor coverings .....	40	20	11	<sup>4</sup> 20	<sup>4</sup> 9	30	28	72
Major appliances .....	520	239	243	338	224	441	515	818
Small appliances and miscellaneous housewares .....	146	72	77	101	131	150	238	168
Miscellaneous household equipment .....	1,246	440	615	860	878	924	1,291	1,937
Apparel and services .....	1,785	787	1,023	1,060	1,419	1,393	1,605	2,750
Men and boys .....	375	178	223	424	156	448	408	479
Men, 16 and over .....	329	150	172	412	117	399	342	430
Boys, 2 to 15 .....	46	<sup>4</sup> 28	<sup>4</sup> 51	<sup>4</sup> 12	<sup>4</sup> 38	49	66	49
Women and girls .....	687	391	435	285	578	590	629	1,012
Women, 16 and over .....	641	364	424	282	564	564	563	937
Girls, 2 to 15 .....	46	<sup>4</sup> 27	<sup>4</sup> 11	<sup>4</sup> 3	<sup>4</sup> 14	<sup>4</sup> 26	<sup>4</sup> 66	75
Children under 2 .....	26	<sup>4</sup> 14	<sup>4</sup> 22	<sup>4</sup> 11	<sup>4</sup> 72	<sup>4</sup> 3	<sup>4</sup> 18	37
Footwear .....	357	106	182	235	394	226	367	553
Other apparel products and services .....	339	98	161	104	219	126	182	669
Transportation .....	12,265	4,899	7,018	8,997	8,955	10,604	11,446	18,452
Vehicle purchases (net outlay) .....	4,794	1,470	2,758	3,368	<sup>4</sup> 3,437	3,706	4,085	7,677
Cars and trucks, new .....	2,377	<sup>4</sup> 56	<sup>4</sup> 1,243	<sup>4</sup> 813	<sup>4</sup> 1,800	<sup>4</sup> 1,308	<sup>4</sup> 1,648	4,525
Cars and trucks, used .....	2,347	1,237	1,292	2,555	1,637	2,398	2,438	3,094
Other vehicles .....	70	<sup>4</sup> 178	<sup>4</sup> 223	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	58
Gasoline, other fuels, and motor oil .....	2,850	1,478	1,753	2,244	2,297	2,767	2,990	3,850
Other vehicle expenses .....	3,994	1,730	2,290	3,057	2,921	3,764	3,870	5,785
Vehicle finance charges .....	303	95	149	244	226	276	292	460
Maintenance and repairs .....	1,218	622	720	998	744	1,142	1,145	1,749
Vehicle rental, leases, licenses, and other charges .....	781	267	348	385	549	682	681	1,277
Vehicle insurance .....	1,693	746	1,073	1,430	1,402	1,663	1,752	2,299
Public and other transportation .....	627	220	217	327	299	367	500	1,139
Healthcare .....	6,394	2,999	3,502	4,273	4,373	6,749	6,658	9,023
Health insurance .....	4,120	1,902	2,359	2,741	3,044	3,682	4,304	5,951
Medical services .....	1,309	714	634	687	643	1,010	1,538	1,970
Drugs .....	752	278	426	577	514	1,864	635	794
Medical supplies .....	213	105	83	268	172	193	181	308
Entertainment .....	3,698	1,505	1,673	2,313	1,973	2,507	3,548	6,063
Fees and admissions .....	612	163	137	193	229	226	416	1,255
Audio and visual equipment and services .....	1,142	641	723	898	915	904	1,108	1,618
Pets, toys, hobbies, and playground equipment .....	979	504	668	496	608	786	1,233	1,355

See footnotes at end of table.

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Pets .....	832	441	616	413	514	684	1,087	1,115
Toys, hobbies, and playground equipment.....	147	<sup>4</sup> 63	<sup>4</sup> 52	<sup>4</sup> 83	<sup>4</sup> 94	102	146	241
Other entertainment supplies, equipment, and services .....	966	196	144	726	221	591	792	1,835
Personal care products and services .....	853	352	379	601	587	567	904	1,338
Reading .....	112	43	34	50	53	47	114	202
Education.....	1,496	121	112	184	<sup>4</sup> 149	564	413	3,585
Tobacco products and smoking supplies.....	505	619	554	685	524	493	562	394
Miscellaneous .....	1,064	543	430	558	623	922	1,042	1,669
Cash contributions.....	2,974	490	746	992	1,266	1,032	1,458	6,372
Personal insurance and pensions .....	9,863	379	1,236	2,664	3,709	5,440	8,155	20,292
Life and other personal insurance.....	685	200	224	294	382	393	615	1,241
Pensions and Social Security .....	9,178	178	1,013	2,370	3,327	5,047	7,539	19,050
Sources of income and personal taxes:								
Income before taxes.....	\$102,124	\$6,914	\$22,363	\$35,064	\$44,691	\$59,845	\$84,383	\$202,405
Wages and salaries.....	80,224	1,504	9,229	22,180	32,613	47,106	66,704	164,291
Self-employment income.....	8,968	66	1,011	1,969	1,902	3,422	4,375	20,531
Social Security, private and government retirement.....	7,490	2,642	9,188	8,460	7,871	7,003	9,143	7,847
Interest, dividends, rental income, and other property income.....	3,315	293	500	357	745	504	2,030	7,603
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	738	1,824	1,474	758	671	777	543	206
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	1,128	350	744	1,161	<sup>4</sup> 785	902	1,491	1,499
Other income.....	261	<sup>4</sup> 235	218	<sup>4</sup> 179	<sup>4</sup> 104	<sup>4</sup> 130	97	427
Personal taxes (contains some imputed values) .....	14,186	-1,811	-1,981	-496	964	2,733	5,930	36,522
Federal income taxes.....	11,872	-906	-869	221	1,205	2,594	5,280	29,701
Stimulus payment (new UCC Q20202)#.....	-1,096	-851	-1,146	-1,340	-1,008	-1,133	-1,521	-960
State and local income taxes .....	3,317	-82	23	473	753	1,207	2,109	7,618
Other taxes.....	93	<sup>4</sup> 28	<sup>4</sup> 11	<sup>4</sup> 149	<sup>4</sup> 14	<sup>4</sup> 65	62	163
Income after taxes .....	87,938	8,724	24,344	35,561	43,727	57,112	78,453	165,882
Addenda:								
Net change in total assets and liabilities .....	\$23,788	\$3,500	\$10,850	\$2,408	-\$1,415	\$6,584	\$2,475	\$56,571
Net change in total assets.....	38,008	4,668	14,611	6,244	3,284	11,738	21,657	83,138
Net change in total liabilities.....	14,220	1,168	3,761	3,836	4,699	5,154	19,182	26,567
Other financial information:								
Other money receipts.....	1,853	<sup>4</sup> 524	<sup>4</sup> 523	<sup>4</sup> 1,688	<sup>4</sup> 1,804	<sup>4</sup> 115	1,809	3,318
Mortgage principal paid on owned property.....	-3,212	-790	-921	-1,260	-1,426	-2,090	-2,766	-5,964
Estimated market value of owned home.....	321,198	141,809	136,886	165,135	181,980	215,116	301,385	535,285
Estimated monthly rental value of owned home.....	1,581	756	845	961	1,063	1,224	1,527	2,435

<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.