

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total 55-64 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	18,528	643	1,000	1,058	1,099	2,057	1,988	1,969	2,900	5,814
Consumer unit characteristics:										
Income before taxes	\$64,293	\$1,130	\$8,082	\$12,527	\$17,362	\$24,878	\$34,599	\$44,784	\$59,396	\$132,386
Income after taxes	60,979	371	7,935	12,542	17,135	24,189	33,757	43,462	56,627	124,334
Age of reference person	59.2	59.2	59.8	59.8	59.6	59.8	59.6	59.4	59.0	58.7
Average number in consumer unit:										
Persons	2.1	1.5	1.4	1.7	1.7	1.7	1.9	2.0	2.2	2.5
Children under 182	1.1	1.1	.2	.1	.1	.2	.1	.1	.2
Persons 65 and over1	(²)	1.1	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.4	.3	.4	.6	.9	1.1	1.3	1.5	1.9
Vehicles	2.2	1.2	.8	1.2	1.6	1.8	2.0	2.1	2.4	3.0
Percent distribution:										
Sex of reference person:										
Male	48	48	38	34	36	37	45	48	50	57
Female	52	52	62	66	64	63	55	52	50	43
Housing tenure:										
Homeowner	81	59	39	62	70	73	80	84	89	95
With mortgage	46	25	11	18	30	32	40	46	54	65
Without mortgage	35	34	29	43	40	41	39	38	34	30
Renter	19	41	61	38	30	27	20	16	11	5
Race of reference person:										
Black or African-American	11	13	22	22	14	13	11	10	9	6
White, Asian, and all other races	89	87	78	78	86	87	89	90	91	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	7	14	13	13	8	7	6	7	6	5
Not Hispanic or Latino	93	86	87	87	92	93	94	93	94	95
Education of reference person:										
Elementary (1-8)	4	5	20	12	8	5	3	2	2	1
High school (9-12)	35	40	47	52	47	46	43	42	34	19
College	60	53	33	36	44	48	53	55	65	79
Never attended and other	(³)	1	1	(³)	1	(³)	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	91	68	52	74	84	91	94	96	96	98
Average annual expenditures	\$50,219	\$25,975	\$18,408	\$21,904	\$27,650	\$29,770	\$36,082	\$40,800	\$49,067	\$82,566
Food										
Food at home	3,504	2,182	2,288	2,163	2,495	2,606	2,663	3,108	3,763	4,643
Cereals and bakery products	459	292	321	293	310	330	365	434	478	603
Cereals and cereal products	137	87	111	84	94	97	119	118	135	182
Bakery products	322	205	210	209	216	233	246	316	342	420
Meats, poultry, fish, and eggs	813	587	549	526	574	662	620	682	866	1,062
Beef	237	138	120	161	168	181	188	194	273	309
Pork	162	139	130	87	146	139	135	139	198	188
Other meats	103	81	70	72	70	94	73	91	110	132
Poultry	137	108	121	107	88	114	110	124	130	176
Fish and seafood	135	84	83	62	76	100	82	98	117	212
Eggs	38	37	24	37	27	33	33	36	38	46
Dairy products	373	248	248	243	257	268	288	350	405	485
Fresh milk and cream	133	110	104	112	104	107	118	135	138	156
Other dairy products	240	138	144	131	154	161	170	215	267	329
Fruits and vegetables	642	399	394	370	450	487	464	574	651	879
Fresh fruits	221	142	111	116	156	168	175	177	218	312
Fresh vegetables	217	156	130	129	142	149	130	202	228	301
Processed fruits	106	48	74	57	81	96	81	109	97	139
Processed vegetables	99	53	80	67	72	74	78	87	109	127

See footnotes at end of table.

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total 55-64 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other food at home	\$1,216	\$655	\$776	\$731	\$905	\$859	\$925	\$1,068	\$1,363	\$1,614
Sugar and other sweets	125	78	97	85	88	85	89	105	152	160
Fats and oils	97	53	70	74	81	81	76	94	101	119
Miscellaneous foods	608	298	366	327	442	424	426	528	686	828
Nonalcoholic beverages	330	212	228	219	258	243	291	285	367	414
Food prepared by consumer unit on out-of-town trips	56	115	116	125	136	27	44	56	58	92
Food away from home	2,662	1,254	923	1,187	1,198	1,378	1,706	2,357	2,602	4,311
Alcoholic beverages	466	306	76	231	157	245	285	327	435	798
Housing	16,171	10,181	7,489	8,708	9,900	10,352	12,628	13,493	15,519	25,185
Shelter	8,963	6,250	4,428	4,639	5,176	5,759	7,126	7,121	8,293	14,265
Owned dwellings	6,775	3,785	1,559	2,294	3,149	3,693	5,016	5,168	6,615	11,818
Mortgage interest and charges	3,190	1,791	653	709	1,305	1,579	2,271	2,465	3,147	5,739
Property taxes	1,901	1,340	592	866	985	1,131	1,427	1,506	1,875	3,132
Maintenance, repairs, insurance, other expenses	1,684	654	314	718	858	983	1,318	1,196	1,592	2,948
Rented dwellings	1,377	1,850	2,701	2,143	1,749	1,807	1,776	1,552	1,103	675
Other lodging	811	615	1168	202	278	258	334	402	575	1,772
Utilities, fuels, and public services	3,536	2,408	1,857	2,509	2,900	2,845	3,186	3,432	3,752	4,549
Natural gas	542	364	243	447	396	420	474	528	540	731
Electricity	1,310	891	730	996	1,133	1,085	1,219	1,294	1,345	1,644
Fuel oil and other fuels	169	1179	69	88	176	159	134	185	210	189
Telephone services	1,097	712	621	733	873	848	980	1,031	1,201	1,428
Water and other public services	418	262	193	246	323	332	378	395	455	556
Household operations	815	473	235	280	314	336	440	635	615	1,602
Personal services	148	15	121	136	131	117	131	199	134	387
Other household expenses	667	468	213	244	282	319	409	536	581	1,215
Housekeeping supplies	737	312	419	389	416	467	540	683	837	1,023
Laundry and cleaning supplies	158	84	108	85	97	128	113	157	211	187
Other household products	376	164	201	224	194	191	314	321	411	539
Postage and stationery	204	64	111	80	124	148	113	205	215	297
Household furnishings and equipment	2,120	738	551	891	1,094	946	1,335	1,622	2,023	3,746
Household textiles	181	21	35	40	129	47	123	119	289	273
Furniture	494	209	135	176	284	277	262	307	335	983
Floor coverings	81	191	12	153	181	39	42	67	27	159
Major appliances	297	128	73	200	205	148	187	272	282	491
Small appliances, miscellaneous housewares	125	27	51	66	55	72	105	69	140	198
Miscellaneous household equipment	943	262	256	356	341	364	615	788	950	1,643
Apparel and services	1,841	1,194	891	681	1,082	844	1,193	1,321	1,680	3,099
Men and boys	399	347	255	161	192	269	228	329	353	633
Men, 16 and over	356	332	176	146	181	228	200	298	315	572
Boys, 2 to 15	42	115	180	15	11	41	28	31	38	62
Women and girls	775	326	354	293	434	312	535	533	717	1,310
Women, 16 and over	714	308	308	251	417	287	493	499	656	1,208
Girls, 2 to 15	61	118	146	42	17	25	42	34	62	102
Children under 2	62	120	125	33	26	22	28	53	69	106
Footwear	292	1281	1162	1103	193	127	232	234	316	428
Other apparel products and services	312	220	95	91	237	114	170	172	225	623
Transportation	8,789	4,473	2,567	3,391	4,730	6,082	6,425	7,405	9,109	14,152
Vehicle purchases (net outlay)	3,454	1,678	1,873	1,812	1,373	2,712	2,316	2,760	3,412	5,876
Cars and trucks, new	2,113	1,304	1,564	1,494	1,962	1,845	1,783	1,078	1,722	4,076
Cars and trucks, used	1,283	1,374	309	1,317	404	867	1,507	1,621	1,609	1,686
Other vehicles	58	(4)	(4)	(4)	17	(4)	126	161	180	114
Gasoline and motor oil	2,197	1,113	778	1,176	1,552	1,586	1,900	2,038	2,368	3,154

See footnotes at end of table.

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total 55-64 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Other vehicle expenses	\$2,578	\$1,334	\$755	\$1,213	\$1,528	\$1,608	\$1,940	\$2,302	\$2,817	\$4,001
Vehicle finance charges	294	111	137	80	189	221	235	311	323	444
Maintenance and repairs	770	438	270	484	463	452	553	642	905	1,158
Vehicle insurance	943	467	350	483	590	716	752	882	1,035	1,367
Vehicle rental, leases, licenses, and other charges	571	318	98	167	286	219	400	468	554	1,032
Public transportation	561	348	161	190	277	175	269	304	512	1,121
Healthcare	3,485	2,096	1,471	1,824	2,629	2,675	3,478	3,588	3,555	4,653
Health insurance	1,631	1,050	595	928	1,248	1,399	1,439	1,602	1,753	2,172
Medical services	979	651	522	369	655	556	1,226	1,090	874	1,345
Drugs	736	289	302	474	610	648	734	766	778	922
Medical supplies	139	106	153	52	116	71	79	130	151	215
Entertainment	2,549	1,345	823	1,018	1,344	1,350	1,670	2,050	2,143	4,533
Fees and admissions	619	426	160	141	297	216	332	354	513	1,250
Audio and visual equipment and services	884	476	411	511	663	652	807	822	879	1,251
Pets, toys, hobbies, and playground equipment	502	330	150	265	201	289	409	494	446	793
Other entertainment supplies, equipment, and services	544	113	101	102	184	194	122	380	305	1,239
Personal care products and services	569	247	155	270	325	330	362	442	565	940
Reading	157	70	58	63	69	87	123	135	153	263
Education	697	1,233	183	221	104	187	242	286	441	1,651
Tobacco products and smoking supplies	353	318	376	305	378	337	485	362	356	313
Miscellaneous	1,045	446	295	669	575	552	627	591	1,051	1,854
Cash contributions	2,116	1,038	463	659	1,616	1,041	1,393	1,362	2,038	3,803
Personal insurance and pensions	5,815	592	450	514	1,051	1,704	2,802	3,972	5,657	12,369
Life and other personal insurance	499	137	124	155	246	298	280	358	468	923
Pensions and Social Security	5,316	455	326	360	805	1,406	2,523	3,614	5,189	11,446
Sources of income and personal taxes:										
Money income before taxes	64,293	1,130	8,082	12,527	17,362	24,878	34,599	44,784	59,396	132,386
Wages and salaries	47,310	1,312	1,785	3,071	7,324	13,861	22,676	31,707	44,950	102,552
Self-employment income	4,444	1,916	1,460	1,289	293	636	1,108	1,566	2,592	11,917
Social Security, private and government retirement	9,329	835	4,228	6,787	8,260	8,796	9,167	9,870	9,636	11,717
Interest, dividends, rental income, other property income	2,284	165	381	533	301	573	948	991	1,345	5,507
Unemployment and workers' compensation, veterans' benefits	241	146	136	1201	1223	365	208	262	346	198
Public assistance, supplemental security income, food stamps	370	517	1,745	1,255	628	385	300	170	190	83
Regular contributions for support	206	160	172	1184	1172	1219	1126	1193	1187	292
Other income	111	111	1196	1207	1161	143	165	124	150	119
Personal taxes	3,314	759	147	-15	227	689	842	1,323	2,769	8,052
Federal income taxes	2,403	407	41	-111	23	431	471	863	1,954	6,040
State and local income taxes	644	115	53	9	49	111	186	246	525	1,573
Other taxes	267	237	53	87	156	147	186	214	290	439
Income after taxes	60,979	371	7,935	12,542	17,135	24,189	33,757	43,462	56,627	124,334

See footnotes at end of table.

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006 — Continued

Item	Total 55-64 years	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Addenda:										
Net change in total assets and liabilities	- \$5,595	- \$5,623	\$2,861	- \$7,244	- \$264	- \$7,424	- \$5,937	- \$6,842	- \$8,990	- \$4,873
Net change in total assets	8,898	1,772	4,393	1,192	-97	-3,748	702	8,475	7,890	21,486
Net change in total liabilities	14,493	7,395	1,532	8,435	167	3,676	6,639	15,318	16,880	26,359
Other financial information:										
Other money receipts	1,032	162	195	1422	1275	414	508	187	977	2,265
Mortgage principal paid on owned property	-2,531	-1,253	-824	-546	-692	-1,080	-1,477	-1,591	-2,526	-4,867
Estimated market value of owned home	230,617	134,405	69,391	93,235	107,705	131,598	153,710	161,076	208,555	413,103
Estimated monthly rental value of owned home	1,033	638	365	525	608	691	785	850	1,045	1,627
Gifts of goods and services	1,558	428	440	548	782	599	811	937	1,256	3,084
Food	193	113	176	176	92	101	77	121	155	357
Alcoholic beverages	11	(4)	(4)	(3)	11	11	12	115	25	15
Housing	348	193	140	56	212	147	200	207	305	655
Housekeeping supplies	43	16	115	122	162	50	25	26	46	58
Household textiles	20	11	16	11	130	4	120	124	21	29
Appliances and miscellaneous housewares	41	133	16	12	119	115	49	8	32	78
Major appliances	16	133	(3)	11	13	14	112	11	13	32
Small appliances and miscellaneous housewares	26	(3)	15	11	116	111	138	17	19	46
Miscellaneous household equipment	83	128	58	112	28	39	31	47	139	128
Other housing	160	1125	55	119	173	39	74	103	68	361
Apparel and services	311	94	123	78	155	134	137	188	335	556
Males, 2 and over	71	116	121	8	35	62	38	38	84	116
Females, 2 and over	115	18	165	22	90	28	43	77	105	211
Children under 2	56	120	125	32	21	20	25	46	68	94
Other apparel products and services	68	150	112	116	19	25	31	126	78	134
Jewelry and watches	36	119	18	19	17	9	18	118	18	85
All other apparel products and services	33	130	14	17	11	115	123	18	59	49
Transportation	79	11	138	1110	50	5	16	45	29	180
Health care	39	13	113	17	126	142	1113	144	111	40
Entertainment	120	167	126	39	150	57	68	115	105	198
Toys, games, arts and crafts, and tricycles	45	121	112	22	45	34	35	46	44	64
Other entertainment	75	146	115	17	1105	22	33	68	62	134
Personal care products and services	17	(4)	(3)	14	16	17	13	15	21	33
Reading	2	(3)	(3)	(3)	12	11	(3)	12	1	3
Education	307	116	118	135	149	142	99	123	123	806
All other gifts	131	42	7	42	39	63	96	72	147	242

¹ Data are likely to have large sampling errors.

² Value less than 0.05.

³ Value less than or equal to 0.5.

⁴ No data reported.

n.a. Not applicable.