

**Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015**

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) .....	23,794	1,317	846	1,414	1,185	2,320	2,109	1,927	3,370	9,306
Consumer unit characteristics:										
Income before taxes .....	\$75,228	\$2,244	\$8,010	\$12,712	\$17,436	\$24,878	\$34,814	\$44,633	\$59,257	\$142,356
Income after taxes .....	63,815	2,267	8,388	12,369	17,614	23,796	33,334	41,699	53,578	116,436
Age of reference person .....	59.3	59.1	59.4	59.6	59.7	59.6	59.8	59.5	59.3	59.0
Average number in consumer unit:										
People .....	2.2	1.4	1.7	1.5	1.7	1.8	1.9	2.2	2.2	2.6
Children under 18 .....	.2	.1	.2	.1	.2	.2	.2	.3	.2	.2
Adults 65 and older .....	.1	( <sup>1</sup> )	.2	.1	.1	.1	.1	.1	.1	.1
Earners .....	1.3	.3	.4	.4	.6	.8	1.0	1.3	1.4	2.0
Vehicles .....	2.1	1.0	1.1	.9	1.2	1.6	1.7	2.0	2.3	2.8
Percent distribution:										
Reference person:										
Men .....	48	45	37	41	51	45	42	44	48	54
Women .....	52	55	63	59	49	55	58	56	52	46
Housing tenure:										
Homeowner .....	76	49	46	47	53	65	68	77	83	92
With mortgage .....	41	16	19	14	18	28	36	38	48	57
Without mortgage .....	35	34	27	32	34	37	31	39	35	35
Renter .....	24	51	54	53	47	35	32	23	17	8
Race of reference person:										
Black or African-American .....	13	22	24	19	21	17	13	11	12	7
White, Asian, and all other races .....	87	78	76	81	79	83	87	89	88	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	9	7	9	13	12	13	11	13	10	6
Not Hispanic or Latino .....	91	93	91	87	88	87	89	87	90	94
Education of reference person:										
Elementary (1-8) .....	3	5	5	7	4	4	4	4	3	1
High school (9-12) .....	34	50	51	50	42	46	44	39	33	21
College .....	63	45	42	42	53	50	52	56	64	78
Never attended and other .....	( <sup>1</sup> )	( <sup>3</sup> )	2	1	1	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	90	66	64	64	76	89	93	95	95	98
Average annual expenditures .....	\$57,409	\$23,997	\$24,348	\$21,842	\$27,458	\$33,948	\$36,520	\$42,074	\$51,067	\$90,055
Food .....	6,897	4,232	3,521	3,408	3,612	4,613	4,818	5,039	6,386	9,997
Food at home .....	4,155	3,033	2,691	2,586	2,418	3,300	3,232	3,275	4,056	5,481
Cereals and bakery products .....	513	387	293	342	299	442	421	434	498	654
Cereals and cereal products .....	160	121	84	123	107	132	134	136	153	203
Bakery products .....	352	266	208	219	192	310	287	298	345	451
Meats, poultry, fish, and eggs .....	932	760	647	628	497	729	809	681	876	1,223
Beef .....	245	176	165	169	142	179	231	188	228	320
Pork .....	191	152	158	124	85	191	153	131	184	244
Other meats .....	128	98	64	89	74	98	123	91	115	169
Poultry .....	172	175	102	132	113	117	157	134	148	223
Fish and seafood .....	139	110	118	71	47	92	102	92	134	198
Eggs .....	57	49	40	45	36	51	43	45	66	68
Dairy products .....	429	269	233	272	297	325	329	369	460	550
Fresh milk and cream .....	138	102	68	122	110	109	112	120	160	161
Other dairy products .....	291	167	165	151	187	215	217	249	300	389
Fruits and vegetables .....	785	583	453	395	461	608	605	578	736	1,073
Fresh fruits .....	284	179	148	119	138	205	205	179	278	411
Fresh vegetables .....	254	169	127	126	152	186	182	197	218	361
Processed fruits .....	109	85	69	53	74	84	90	100	106	141
Processed vegetables .....	137	150	109	97	98	132	127	101	134	161
Other food at home .....	1,497	1,034	1,066	948	864	1,196	1,069	1,212	1,487	1,980
Sugar and other sweets .....	156	100	71	88	92	115	118	164	129	212
Fats and oils .....	121	121	87	85	87	106	103	99	116	146
Miscellaneous foods .....	751	528	622	504	430	596	537	617	721	990
Nonalcoholic beverages .....	400	273	266	261	232	352	272	289	444	514
Food prepared by consumer unit on out-of-town trips .....	70	211	219	210	223	28	38	43	76	118

See footnotes at end of table.

**Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — 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
Food away from home .....	2,742	1,200	830	822	1,194	1,313	1,585	1,765	2,329	4,516
Alcoholic beverages .....	516	226	134	97	195	194	282	283	384	910
Housing .....	18,027	9,489	10,791	8,982	10,550	11,735	13,120	14,289	16,286	26,251
Shelter .....	10,140	5,128	6,499	5,101	6,160	6,495	7,418	7,852	8,849	14,919
Owned dwellings .....	6,919	2,177	2,962	1,865	2,593	3,275	4,228	4,991	6,136	11,469
Mortgage interest and charges .....	2,862	660	954	660	942	1,269	1,778	2,083	2,717	4,784
Property taxes .....	2,325	888	990	757	895	1,070	1,335	1,660	1,999	3,863
Maintenance, repairs, insurance, other expenses .....	1,731	628	1,019	448	755	936	1,116	1,248	1,419	2,822
Rented dwellings .....	2,209	2,822	3,360	3,077	3,360	2,947	2,911	2,385	2,254	1,344
Other lodging .....	1,012	129	<sup>2</sup> 178	158	207	274	279	476	459	2,106
Utilities, fuels, and public services .....	4,247	2,708	2,798	2,593	2,884	3,293	3,538	3,848	4,298	5,483
Natural gas .....	485	271	418	288	297	318	418	423	466	652
Electricity .....	1,584	1,260	1,188	1,156	1,239	1,375	1,436	1,453	1,587	1,885
Fuel oil and other fuels .....	160	<sup>2</sup> 66	<sup>2</sup> 45	<sup>2</sup> 100	<sup>2</sup> 133	124	109	196	157	210
Telephone services .....	1,423	718	837	755	840	1,019	1,107	1,225	1,479	1,945
Residential phone service, VOIP, and phone cards .....	420	292	292	260	311	328	392	372	450	517
Cellular phone service .....	1,003	426	545	495	530	692	715	853	1,029	1,427
Water and other public services .....	595	393	310	294	375	455	468	551	608	791
Household operations .....	950	384	467	390	479	510	502	675	811	1,536
Personal services .....	54	<sup>(3)</sup>	<sup>2</sup> 5	<sup>2</sup> 1	<sup>2</sup> 21	<sup>2</sup> 4	<sup>(1)</sup>	<sup>2</sup> 65	<sup>2</sup> 58	100
Other household expenses .....	896	384	462	389	458	507	501	610	753	1,436
Housekeeping supplies .....	764	447	351	389	399	552	613	539	652	1,102
Laundry and cleaning supplies .....	167	140	97	121	107	146	158	114	163	209
Other household products .....	441	226	197	211	210	283	336	303	367	662
Postage and stationery .....	156	81	<sup>2</sup> 57	58	82	122	119	121	122	231
Household furnishings and equipment .....	1,927	822	676	509	628	886	1,049	1,375	1,676	3,211
Household textiles .....	130	36	53	44	57	106	57	99	104	206
Furniture .....	460	136	143	92	140	150	155	267	372	849
Floor coverings .....	21	<sup>2</sup> 5	<sup>2</sup> 2	<sup>2</sup> 4	<sup>2</sup> 5	9	<sup>2</sup> 5	20	15	40
Major appliances .....	273	143	91	88	114	152	131	203	254	440
Small appliances, miscellaneous housewares .....	126	72	71	51	74	51	62	64	97	212
Miscellaneous household equipment .....	916	430	316	230	238	419	639	721	834	1,464
Apparel and services .....	1,692	851	559	498	811	992	1,036	1,084	1,623	2,634
Men and boys .....	421	255	120	133	211	246	269	219	392	661
Men, 16 and over .....	373	241	<sup>2</sup> 94	109	192	223	218	185	341	594
Boys, 2 to 15 .....	47	<sup>2</sup> 13	<sup>2</sup> 26	<sup>2</sup> 24	19	23	52	35	51	67
Women and girls .....	682	246	303	163	285	403	402	395	716	1,065
Women, 16 and over .....	620	217	260	149	271	375	380	321	673	962
Girls, 2 to 15 .....	62	<sup>2</sup> 29	<sup>2</sup> 42	<sup>2</sup> 13	<sup>2</sup> 14	28	22	74	43	102
Children under 2 .....	46	<sup>2</sup> 23	<sup>2</sup> 21	<sup>2</sup> 5	<sup>2</sup> 9	<sup>2</sup> 26	<sup>2</sup> 20	<sup>2</sup> 23	<sup>2</sup> 28	82
Footwear .....	316	239	<sup>2</sup> 37	<sup>2</sup> 102	193	199	211	238	326	456
Other apparel products and services .....	227	88	78	96	114	117	133	209	162	369
Transportation .....	9,621	3,764	3,330	3,615	5,051	6,988	5,491	8,447	9,023	14,530
Vehicle purchases (net outlay) .....	3,567	<sup>2</sup> 1,188	<sup>2</sup> 830	<sup>2</sup> 1,191	<sup>2</sup> 1,886	2,876	1,510	3,703	2,647	5,671
Cars and trucks, new .....	2,148	<sup>2</sup> 1,032	<sup>2</sup> 164	<sup>2</sup> 61	<sup>2</sup> 861	<sup>2</sup> 1,113	<sup>2</sup> 1,005	2,785	1,057	3,748
Cars and trucks, used .....	1,365	<sup>2</sup> 155	<sup>2</sup> 610	1,130	1,025	1,653	505	892	1,544	1,839
Other vehicles .....	54	<sup>(3)</sup>	<sup>2</sup> 56	<sup>(3)</sup>	<sup>(3)</sup>	<sup>2</sup> 110	<sup>(3)</sup>	<sup>2</sup> 26	<sup>2</sup> 45	<sup>2</sup> 83
Gasoline and motor oil .....	2,356	1,093	1,030	1,050	1,350	1,770	1,929	2,186	2,478	3,216
Other vehicle expenses .....	3,023	1,317	1,236	1,213	1,508	2,085	1,877	2,137	3,313	4,429
Vehicle finance charges .....	211	47	74	73	53	133	153	177	226	323
Maintenance and repairs .....	963	478	361	332	486	572	570	810	1,038	1,429
Vehicle insurance .....	1,205	<sup>2</sup> 543	<sup>2</sup> 533	<sup>2</sup> 676	<sup>2</sup> 630	1,128	<sup>2</sup> 654	<sup>2</sup> 744	1,591	1,581
Vehicle rental, leases, licenses, and other charges .....	643	249	268	132	339	252	500	405	458	1,096
Public and other transportation .....	675	167	233	161	307	257	175	421	585	1,215
Healthcare .....	5,059	2,083	2,096	1,912	2,435	3,346	3,809	4,278	5,209	7,371
Health insurance .....	3,342	1,398	1,296	1,191	1,578	2,222	2,691	2,915	3,373	4,859
Medical services .....	952	315	429	327	375	550	472	685	1,039	1,491
Drugs .....	603	303	246	324	411	489	509	508	641	792
Medical supplies .....	162	67	125	70	71	84	137	170	156	228
Entertainment .....	3,080	1,236	1,194	1,116	1,599	1,842	2,056	2,027	2,650	4,876
Fees and admissions .....	596	139	180	121	174	213	284	366	362	1,118
Audio and visual equipment and services .....	1,107	642	689	658	785	951	896	947	1,070	1,448

See footnotes at end of table.

**Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — 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
Pets, toys, hobbies, and playground equipment .....	826	323	253	310	547	562	560	622	887	1,182
Pets .....	718	283	209	261	516	493	457	535	813	1,018
Toys, hobbies, and playground equipment .....	107	<sup>2</sup> 39	<sup>2</sup> 45	<sup>2</sup> 49	<sup>2</sup> 31	<sup>2</sup> 69	<sup>2</sup> 103	87	74	164
Other entertainment supplies, equipment, and services .....	552	<sup>2</sup> 131	<sup>2</sup> 72	<sup>2</sup> 27	<sup>2</sup> 93	117	315	92	330	1,128
Personal care products and services .....	695	344	298	195	311	368	399	476	617	1,119
Reading .....	131	54	<sup>2</sup> 53	61	54	75	80	94	84	217
Education .....	1,098	<sup>2</sup> 108	<sup>2</sup> 67	<sup>2</sup> 74	<sup>2</sup> 266	161	364	135	829	2,289
Tobacco products and smoking supplies .....	405	380	440	451	457	510	559	432	425	317
Miscellaneous .....	821	287	591	505	512	466	590	726	791	1,176
Cash contributions .....	1,989	550	999	476	791	833	1,280	1,190	1,486	3,462
Personal insurance and pensions .....	7,377	392	277	451	812	1,825	2,638	3,574	5,274	14,905
Life and other personal insurance .....	508	146	<sup>2</sup> 75	105	231	154	379	257	338	926
Pensions and Social Security .....	6,869	246	202	346	581	1,671	2,259	3,317	4,937	13,979
Sources of income and personal taxes:										
Money income before taxes .....	\$75,228	\$2,244	\$8,010	\$12,712	\$17,436	\$24,878	\$34,814	\$44,633	\$59,257	\$142,356
Wages and salaries .....	57,517	569	2,102	2,524	6,151	12,748	21,609	31,824	45,287	114,559
Self-employment income .....	6,006	-437	<sup>2</sup> 78	308	488	1,161	1,605	2,598	2,874	13,069
Social Security, private and government retirement .....	7,852	445	2,880	7,219	8,374	9,198	9,634	7,973	8,347	8,438
Interest, dividends, rental income, other property income .....	2,442	330	209	217	337	341	589	839	1,526	5,158
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	609	991	2,019	1,912	1,166	921	654	485	390	176
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	590	<sup>2</sup> 61	<sup>2</sup> 311	<sup>2</sup> 291	741	370	537	758	656	725
Other income .....	211	285	<sup>2</sup> 411	241	<sup>2</sup> 178	<sup>2</sup> 141	<sup>2</sup> 187	<sup>2</sup> 155	<sup>2</sup> 177	230
Personal taxes (contains some imputed values) .....	11,413	-23	-378	343	-178	1,082	1,481	2,934	5,679	25,920
Federal income taxes .....	8,987	26	-285	-307	-143	465	938	1,922	4,265	20,794
State and local income taxes .....	2,281	-57	-100	-62	-44	142	481	822	1,373	5,053
Other taxes .....	145	<sup>2</sup> 8	<sup>2</sup> 6	<sup>2</sup> 712	<sup>2</sup> 10	<sup>2</sup> 475	<sup>2</sup> 62	<sup>2</sup> 190	40	73
Income after taxes .....	63,815	2,267	8,388	12,369	17,614	23,796	33,334	41,699	53,578	116,436
Addenda:										
Net change in total assets and liabilities .....	\$6,371	\$16,101	-\$629	\$2,141	\$296	\$5,384	-\$492	\$2,880	\$8,066	\$8,956
Net change in total assets .....	10,333	18,243	1,697	2,958	1,979	6,727	639	4,764	12,735	15,562
Net change in total liabilities .....	3,962	2,142	2,326	817	1,683	1,344	1,131	1,885	4,669	6,605
Other financial information:										
Other money receipts .....	1,379	<sup>2</sup> 349	<sup>2</sup> 26	<sup>2</sup> 208	<sup>2</sup> 403	<sup>2</sup> 2,356	<sup>2</sup> 683	<sup>2</sup> 913	1,044	2,081
Mortgage principal paid on owned property .....	-2,257	-602	-567	-502	-849	-865	-1,131	-1,832	-1,860	-3,925
Estimated market value of owned home .....	194,880	72,064	74,111	60,519	73,293	99,301	113,444	162,014	166,427	318,532
Estimated monthly rental value of owned home .....	1,100	460	488	423	518	624	739	944	1,040	1,678
Gifts of goods and services, total .....	1,712	369	198	298	306	916	879	725	1,227	3,175
Food .....	143	<sup>2</sup> 5	<sup>2</sup> 12	<sup>2</sup> 7	<sup>2</sup> 16	66	75	68	89	276
Alcoholic beverages .....	22	( <sup>1</sup> )	( <sup>1</sup> )	<sup>2</sup> 5	( <sup>1</sup> )	<sup>2</sup> 6	<sup>2</sup> 22	<sup>2</sup> 13	29	35
Housing .....	329	102	<sup>2</sup> 36	76	106	118	210	190	317	560
Housekeeping supplies .....	37	<sup>2</sup> 12	<sup>2</sup> 3	<sup>2</sup> 7	<sup>2</sup> 11	26	22	25	28	61
Household textiles .....	16	( <sup>1</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	<sup>2</sup> 22	<sup>2</sup> 2	<sup>2</sup> 10	<sup>2</sup> 1	<sup>2</sup> 5	33
Appliances and miscellaneous housewares .....	32	<sup>2</sup> 7	<sup>2</sup> 2	<sup>2</sup> 8	<sup>2</sup> 4	<sup>2</sup> 5	<sup>2</sup> 5	<sup>2</sup> 15	<sup>2</sup> 10	68
Major appliances .....	10	<sup>2</sup> 7	<sup>2</sup> 1	<sup>2</sup> 6	<sup>2</sup> 2	<sup>2</sup> 1	( <sup>1</sup> )	<sup>2</sup> 5	<sup>2</sup> 4	20
Small appliances and miscellaneous housewares .....	22	( <sup>1</sup> )	( <sup>1</sup> )	<sup>2</sup> 2	<sup>2</sup> 2	<sup>2</sup> 4	<sup>2</sup> 4	<sup>2</sup> 10	<sup>2</sup> 6	48
Miscellaneous household equipment .....	54	<sup>2</sup> 6	<sup>2</sup> 7	<sup>2</sup> 13	<sup>2</sup> 15	12	56	25	51	91

See footnotes at end of table.

**Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — 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 housing .....	190	76	225	247	254	72	117	125	223	308
Apparel and services .....	292	201	289	215	105	107	276	201	254	463
Males, 2 and over .....	82	295	239	22	231	23	61	38	72	133
Females, 2 and over .....	100	231	239	28	235	21	139	86	120	140
Children under 2 .....	40	221	210	23	29	226	220	223	216	73
Other apparel products and services .....	70	255	21	21	230	236	256	254	45	117
Jewelry and watches .....	20	29	21	21	24	215	22	28	27	40
All other apparel products and services ...	51	246	(1)	(1)	226	221	254	246	238	77
Transportation .....	198	8	6	19	20	386	53	54	163	320
Healthcare .....	40	(1)	22	297	210	24	213	218	29	75
Entertainment .....	137	226	217	216	218	71	91	58	115	244
Toys, games, arts and crafts, and tricycles	36	29	213	26	29	223	248	218	238	52
Other entertainment .....	101	17	24	210	28	48	43	40	78	192
Personal care products and services .....	18	24	29	(3)	21	211	211	11	26	35
Reading .....	9	21	212	(1)	22	26	214	24	3	15
Education .....	423	21	212	26	25	264	285	236	129	989
All other gifts .....	101	21	22	256	24	78	29	72	113	162

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

<sup>2</sup> Data are likely to have large sampling errors.

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016