

Table 3244. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

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)	24,597	3,464	3,417	2,000	1,819	2,930	3,429	7,537
Consumer unit characteristics:								
Income before taxes	\$86,681	\$7,401	\$22,519	\$34,625	\$44,885	\$59,309	\$84,403	\$187,783
Income after taxes	72,431	7,593	22,407	33,566	42,012	53,375	74,517	149,020
Age of reference person	59.4	59.5	59.9	59.8	59.6	59.4	59.5	59.0
Average number in consumer unit:								
People	2.2	1.5	1.8	2.1	2.1	2.2	2.5	2.7
Children under 182	.1	.1	.2	.2	.2	.2	.2
Adults 65 and older1	.1	.1	.2	.1	.1	.1	.1
Earners	1.4	.4	.7	1.1	1.3	1.5	1.8	2.1
Vehicles	2.2	1.1	1.6	1.9	1.9	2.3	2.5	3.0
Percent distribution:								
Reference person:								
Men	49	43	40	43	45	46	51	59
Women	51	57	60	57	55	54	49	41
Housing tenure:								
Homeowner	77	48	59	72	72	83	87	94
With mortgage	44	17	23	29	41	47	55	62
Without mortgage	33	31	36	43	31	36	32	32
Renter	23	52	41	28	28	17	13	6
Race of reference person:								
Black or African-American	13	23	17	18	14	12	13	6
White, Asian, and all other races	87	77	83	82	86	88	87	94
Hispanic or Latino origin of reference person:								
Hispanic or Latino	9	12	12	12	12	10	9	5
Not Hispanic or Latino	91	88	88	88	88	90	91	95
Education of reference person:								
Elementary (1-8)	3	7	5	4	4	3	2	1
High school (9-12)	32	48	46	46	31	31	27	16
College	65	44	49	49	64	66	72	83
Never attended and other	(¹)	1	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	90	67	84	93	94	96	97	97
Average annual expenditures	\$65,528	\$26,618	\$33,083	\$40,137	\$46,018	\$54,774	\$66,165	\$113,405
Food	7,959	4,053	4,701	5,929	6,313	7,413	8,421	12,150
Food at home	4,710	2,863	3,249	3,870	3,893	4,544	5,061	6,522
Cereals and bakery products	591	352	422	507	483	582	616	816
Cereals and cereal products	175	96	133	149	143	192	184	234
Bakery products	416	256	289	358	340	390	432	583
Meats, poultry, fish, and eggs	1,062	699	726	922	1,030	1,010	1,104	1,426
Beef	272	190	175	253	260	277	274	360
Pork	201	143	152	194	164	196	207	258
Other meats	151	122	100	143	156	129	152	196
Poultry	190	125	139	152	180	198	189	253
Fish and seafood	186	80	115	122	214	149	215	279
Eggs	62	40	45	58	55	61	67	80
Dairy products	458	276	318	342	360	454	499	641
Fresh milk and cream	146	104	110	127	119	143	161	186
Other dairy products	312	172	208	214	241	311	338	455
Fruits and vegetables	882	486	571	729	647	831	977	1,272
Fresh fruits	326	169	197	266	220	276	357	504
Fresh vegetables	292	168	187	237	213	292	306	421
Processed fruits	116	52	81	92	93	112	155	152
Processed vegetables	148	97	107	134	120	151	158	195
Other food at home	1,716	1,050	1,211	1,369	1,374	1,667	1,865	2,366
Sugar and other sweets	160	100	115	131	128	162	173	214
Fats and oils	132	84	88	121	136	128	137	174
Miscellaneous foods	886	511	593	655	687	853	975	1,269
Nonalcoholic beverages	476	329	392	405	396	477	522	595

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, 2017-2018 — 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	62	26	24	57	26	47	58	115
Food away from home	3,248	1,190	1,452	2,059	2,420	2,869	3,360	5,628
Alcoholic beverages	625	171	217	318	384	422	616	1,253
Housing	20,504	10,404	12,700	13,994	15,796	18,527	20,789	32,152
Shelter	11,731	6,027	7,112	7,321	8,818	9,618	11,546	19,226
Owned dwellings	8,377	2,918	3,381	4,219	5,064	6,945	8,853	15,394
Mortgage interest and charges	3,291	933	1,122	1,492	2,129	2,775	3,667	6,145
Property taxes	2,782	969	1,118	1,479	1,692	2,242	2,846	5,160
Maintenance, repairs, insurance, other expenses	2,304	1,017	1,141	1,248	1,243	1,928	2,339	4,088
Rented dwellings	2,290	2,989	3,500	2,652	3,374	1,971	1,944	1,346
Other lodging	1,064	120	231	450	380	701	750	2,487
Utilities, fuels, and public services	4,363	2,590	3,241	3,879	3,767	4,274	4,694	5,842
Natural gas	459	251	310	371	411	468	458	653
Electricity	1,596	1,148	1,334	1,509	1,457	1,535	1,720	1,944
Fuel oil and other fuels	147	69	151	110	70	127	137	222
Telephone services	1,501	771	972	1,298	1,245	1,467	1,681	2,124
Residential phone service, VOIP, and phone cards	290	201	225	301	261	278	314	358
Cellular phone service	1,211	570	747	997	984	1,189	1,367	1,765
Water and other public services	660	351	475	591	583	676	698	899
Household operations	1,217	502	623	717	760	1,005	1,135	2,178
Personal services	90	² 8	² 66	² 14	² 18	² 146	² 37	177
Other household expenses	1,127	494	557	703	742	858	1,099	2,001
Housekeeping supplies	837	441	542	660	596	749	840	1,296
Laundry and cleaning supplies	187	122	135	163	179	146	195	261
Other household products	488	247	309	297	311	484	472	789
Postage and stationery	161	72	98	200	106	119	173	245
Household furnishings and equipment	2,357	844	1,183	1,417	1,855	2,882	2,573	3,610
Household textiles	135	78	71	106	161	140	144	184
Furniture	582	205	300	382	257	462	567	1,067
Floor coverings	36	8	10	² 22	21	15	19	82
Major appliances	336	172	158	204	230	286	469	510
Small appliances, miscellaneous housewares	139	60	88	80	153	147	153	200
Miscellaneous household equipment	1,130	320	556	624	1,033	1,833	1,222	1,568
Apparel and services	1,779	873	822	1,418	1,489	1,254	1,638	3,098
Men and boys	400	175	135	317	490	321	384	667
Men, 16 and over	360	166	119	301	440	287	320	605
Boys, 2 to 15	41	9	16	17	51	33	64	62
Women and girls	754	320	387	520	605	485	684	1,375
Women, 16 and over	692	314	362	491	522	446	586	1,277
Girls, 2 to 15	62	² 6	24	29	83	39	98	98
Children under 2	47	² 23	² 24	² 7	² 55	² 13	² 33	101
Footwear	346	261	181	364	231	254	287	558
Other apparel products and services	231	93	95	210	107	181	250	397
Transportation	10,314	3,473	5,237	6,741	7,790	8,772	9,892	18,101
Vehicle purchases (net outlay)	4,294	1,112	2,108	2,699	3,118	3,441	3,229	8,269
Cars and trucks, new	2,149	² 993	² 847	² 1,738	2,074	1,774	934	4,371
Cars and trucks, used	2,103	694	1,243	961	1,044	1,664	2,254	3,801
Other vehicles	42	² 25	² 18	(³)	(³)	² 3	² 40	² 97
Gasoline, other fuels, and motor oil	2,166	990	1,277	1,746	1,983	2,176	2,653	3,038
Other vehicle expenses	3,026	1,189	1,579	2,055	2,285	2,628	3,344	4,964
Vehicle finance charges	227	65	100	145	173	188	266	391
Maintenance and repairs	1,068	440	624	826	866	982	1,191	1,652
Vehicle insurance	941	² 434	² 559	² 703	² 680	839	1,126	1,416
Vehicle rental, leases, licenses, and other charges	790	250	295	380	565	619	761	1,505
Public and other transportation	828	181	273	241	404	526	667	1,830
Healthcare	5,714	2,525	3,278	4,217	4,221	5,433	6,402	8,835
Health insurance	3,786	1,663	2,130	2,869	2,828	3,562	4,335	5,825
Medical services	1,170	480	612	681	778	1,113	1,244	1,952
Drugs	573	320	422	545	463	597	602	767
Medical supplies	185	62	114	122	151	161	221	291
Entertainment	3,598	1,879	1,690	2,001	2,007	2,811	4,235	6,026
Fees and admissions	701	180	169	341	328	490	568	1,512
Audio and visual equipment and services	1,115	646	736	958	977	1,032	1,169	1,585
Pets, toys, hobbies, and playground equipment	976	353	650	476	566	1,129	1,280	1,408
Pets	831	284	578	414	462	1,021	1,085	1,174

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, 2017-2018 — 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	144	² 68	73	² 62	² 104	107	195	234
Other entertainment supplies, equipment, and services	806	700	134	226	136	160	1,218	1,521
Personal care products and services	768	310	345	523	637	671	800	1,293
Reading	110	38	67	57	76	87	107	196
Education	1,688	345	350	269	382	494	1,028	4,369
Tobacco products and smoking supplies	436	392	548	588	464	450	484	331
Miscellaneous	1,195	615	808	671	1,535	948	824	1,967
Cash contributions	2,261	565	782	812	1,299	1,447	1,983	4,769
Personal insurance and pensions	8,579	976	1,539	2,600	3,624	6,043	8,946	18,866
Life and other personal insurance	635	216	306	447	394	476	643	1,144
Pensions and Social Security	7,944	760	1,234	2,153	3,230	5,568	8,303	17,721
Sources of income and personal taxes:								
Money income before taxes	\$86,681	\$7,401	\$22,519	\$34,625	\$44,885	\$59,309	\$84,403	\$187,783
Wages and salaries	68,535	1,694	10,157	21,801	32,417	45,843	70,147	154,925
Self-employment income	6,082	-99	796	2,006	1,831	2,430	4,425	15,600
Social Security, private and government retirement	8,060	3,719	9,712	9,023	8,503	8,956	7,496	8,852
Interest, dividends, rental income, other property income	2,743	158	343	287	954	1,254	1,559	7,221
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	504	1,481	771	724	470	257	229	104
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	546	192	492	696	401	414	439	828
Other income	211	256	246	² 87	² 309	156	² 109	252
Personal taxes (contains some imputed values)	14,251	-192	112	1,059	2,873	5,934	9,886	38,763
Federal income taxes	11,425	-119	-9	619	2,055	4,551	7,583	31,463
State and local income taxes	2,752	-90	78	398	760	1,294	2,224	7,184
Other taxes	73	² 16	44	² 41	² 57	88	80	116
Income after taxes	72,431	7,593	22,407	33,566	42,012	53,375	74,517	149,020
Addenda:								
Net change in total assets and liabilities	\$24,113	\$5,297	\$625	\$4,411	\$3,379	\$9,132	\$24,213	\$59,417
Net change in total assets	31,980	5,032	1,731	8,891	9,028	14,635	35,001	75,113
Net change in total liabilities	7,868	-264	1,106	4,480	5,649	5,503	10,788	15,695
Other financial information:								
Other money receipts	1,385	326	584	² 556	² 685	² 316	687	2,581
Mortgage principal paid on owned property	-2,727	-722	-788	-1,281	-1,582	-2,400	-2,805	-5,278
Estimated market value of owned home	236,527	86,345	108,907	134,475	145,559	199,926	237,424	426,259
Estimated monthly rental value of owned home	1,288	555	658	850	931	1,207	1,386	2,101
Gifts of goods and services, total	1,766	720	473	595	1,033	1,080	1,456	3,728
Food	154	55	14	21	70	80	104	377
Alcoholic beverages	18	² 1	(¹)	² 4	² 1	14	² 12	46
Housing	366	105	158	169	298	338	265	708
Housekeeping supplies	46	² 9	14	² 18	39	103	46	63
Household textiles	17	² 3	² 3	² 8	² 27	² 21	² 22	24
Appliances and miscellaneous housewares	26	² 4	² 17	² 6	² 19	² 33	29	44
Major appliances	12	² 2	² 1	(¹)	² 17	² 16	12	20
Small appliances and miscellaneous housewares	15	² 1	² 16	² 6	² 2	² 17	² 17	24
Miscellaneous household equipment	85	28	25	38	66	88	64	168
Other housing	192	61	99	² 98	146	93	105	409
Apparel and services	245	117	142	104	255	207	329	359
Males, 2 and over	59	29	36	37	97	47	74	77
Females, 2 and over	98	31	45	24	67	110	148	146
Children under 2	36	² 23	² 21	² 7	² 54	² 13	² 30	65
Other apparel products and services	53	² 33	² 40	² 36	² 36	² 37	76	71
Jewelry and watches	20	² 8	² 6	(¹)	² 3	² 11	² 38	37
All other apparel products and services	33	² 26	² 34	² 36	² 33	² 26	39	34
Transportation	157	105	35	54	26	63	153	333
Healthcare	27	² 4	² 10	² 5	² 11	² 19	² 21	63

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, 2017-2018 — 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.....	149	² 51	54	94	104	99	188	261
Toys, games, arts and crafts, and tricycles.....	55	² 29	² 36	² 13	² 29	² 42	² 69	90
Other entertainment.....	95	23	18	81	75	58	118	171
Personal care products and services.....	14	(³)	7	² 6	² 11	18	15	24
Reading.....	3	² 1	² 1	² 4	² 2	² 1	6	5
Education.....	478	² 219	² 37	² 32	² 172	² 102	231	1,249
All other gifts.....	153	63	14	101	85	138	134	304

¹ Value is too small to display.

² Data are likely to have large sampling errors.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2019