

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

| 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) .....  | 20,279            | 683               | 799                | 1,103                | 1,015                | 2,179                | 1,994                | 1,913                | 3,205                | 7,387             |
| Consumer unit characteristics:                 |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Income before taxes .....                      | \$71,120          | -\$2,431          | \$8,043            | \$12,718             | \$17,394             | \$25,147             | \$34,645             | \$44,648             | \$59,191             | \$136,282         |
| Income after taxes .....                       | 68,282            | -2,107            | 8,087              | 12,667               | 17,184               | 25,171               | 34,150               | 43,409               | 57,129               | 129,836           |
| Age of reference person .....                  | 59.2              | 59.1              | 59.3               | 59.5                 | 59.6                 | 59.6                 | 59.7                 | 59.3                 | 59.1                 | 58.9              |
| Average number in consumer unit:               |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Persons .....                                  | 2.1               | 1.4               | 1.4                | 1.5                  | 1.7                  | 1.8                  | 1.9                  | 2.1                  | 2.2                  | 2.5               |
| Children under 18 .....                        | .2                | 1.1               | 1.1                | 1.1                  | .2                   | .1                   | .1                   | .2                   | .2                   | .2                |
| Persons 65 and older .....                     | .1                | ( <sup>2</sup> )  | 1.1                | 1.1                  | .1                   | .1                   | .1                   | .1                   | .1                   | .1                |
| Earners .....                                  | 1.3               | .3                | .3                 | .4                   | .6                   | .9                   | 1.1                  | 1.3                  | 1.5                  | 1.9               |
| Vehicles .....                                 | 2.2               | 1.4               | 1.0                | 1.3                  | 1.5                  | 1.7                  | 1.9                  | 2.1                  | 2.6                  | 2.8               |
| Percent distribution:                          |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Sex of reference person:                       |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Male .....                                     | 49                | 47                | 35                 | 41                   | 41                   | 40                   | 42                   | 47                   | 51                   | 56                |
| Female .....                                   | 51                | 53                | 65                 | 59                   | 59                   | 60                   | 58                   | 53                   | 49                   | 44                |
| Housing tenure:                                |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Homeowner .....                                | 81                | 58                | 47                 | 54                   | 62                   | 74                   | 77                   | 84                   | 86                   | 94                |
| With mortgage .....                            | 47                | 26                | 19                 | 16                   | 24                   | 32                   | 39                   | 44                   | 55                   | 63                |
| Without mortgage .....                         | 34                | 32                | 29                 | 38                   | 38                   | 42                   | 39                   | 41                   | 31                   | 31                |
| Renter .....                                   | 19                | 42                | 53                 | 46                   | 38                   | 26                   | 23                   | 16                   | 14                   | 6                 |
| Race of reference person:                      |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Black or African-American .....                | 11                | 21                | 20                 | 21                   | 16                   | 17                   | 15                   | 10                   | 9                    | 5                 |
| White, Asian, and all other races .....        | 89                | 79                | 80                 | 79                   | 84                   | 83                   | 85                   | 90                   | 91                   | 95                |
| Hispanic or Latino origin of reference person: |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Hispanic or Latino .....                       | 8                 | 12                | 10                 | 13                   | 12                   | 9                    | 12                   | 8                    | 7                    | 5                 |
| Not Hispanic or Latino .....                   | 92                | 88                | 90                 | 87                   | 88                   | 91                   | 88                   | 92                   | 93                   | 95                |
| Education of reference person:                 |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Elementary (1-8) .....                         | 4                 | 6                 | 12                 | 9                    | 10                   | 8                    | 5                    | 4                    | 2                    | 1                 |
| High school (9-12) .....                       | 33                | 37                | 53                 | 49                   | 47                   | 47                   | 41                   | 35                   | 32                   | 19                |
| College .....                                  | 63                | 56                | 34                 | 42                   | 43                   | 45                   | 54                   | 60                   | 66                   | 79                |
| Never attended and other .....                 | ( <sup>3</sup> )  | 2                 | 2                  | ( <sup>3</sup> )     | ( <sup>4</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>3</sup> )     | ( <sup>4</sup> )  |
| At least one vehicle owned or leased .....     | 92                | 69                | 63                 | 75                   | 82                   | 90                   | 95                   | 95                   | 97                   | 99                |
| Average annual expenditures .....              | \$53,602          | \$28,606          | \$18,495           | \$20,968             | \$26,699             | \$29,625             | \$34,267             | \$41,871             | \$51,409             | \$84,566          |
| Food .....                                     |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Food at home .....                             | 3,694             | 2,544             | 2,586              | 2,507                | 2,345                | 2,543                | 2,869                | 3,335                | 3,753                | 4,920             |
| Cereals and bakery products .....              | 478               | 399               | 304                | 308                  | 320                  | 333                  | 349                  | 434                  | 484                  | 640               |
| Cereals and cereal products .....              | 152               | 179               | 93                 | 89                   | 105                  | 110                  | 115                  | 127                  | 153                  | 201               |
| Bakery products .....                          | 326               | 220               | 211                | 218                  | 215                  | 223                  | 234                  | 307                  | 331                  | 439               |
| Meats, poultry, fish, and eggs .....           | 847               | 553               | 693                | 679                  | 464                  | 566                  | 735                  | 844                  | 860                  | 1,082             |
| Beef .....                                     | 242               | 141               | 180                | 197                  | 120                  | 146                  | 236                  | 272                  | 245                  | 305               |
| Pork .....                                     | 166               | 94                | 117                | 152                  | 94                   | 132                  | 158                  | 155                  | 182                  | 198               |
| Other meats .....                              | 106               | 53                | 74                 | 66                   | 72                   | 73                   | 80                   | 105                  | 117                  | 137               |
| Poultry .....                                  | 150               | 144               | 181                | 112                  | 74                   | 106                  | 112                  | 138                  | 140                  | 197               |
| Fish and seafood .....                         | 135               | 93                | 109                | 111                  | 71                   | 79                   | 114                  | 123                  | 125                  | 186               |
| Eggs .....                                     | 48                | 30                | 32                 | 41                   | 33                   | 30                   | 36                   | 52                   | 50                   | 60                |
| Dairy products .....                           | 402               | 289               | 279                | 291                  | 286                  | 256                  | 293                  | 343                  | 385                  | 557               |
| Fresh milk and cream .....                     | 140               | 108               | 113                | 109                  | 117                  | 95                   | 116                  | 120                  | 140                  | 179               |
| Other dairy products .....                     | 263               | 181               | 166                | 183                  | 170                  | 161                  | 178                  | 223                  | 245                  | 378               |
| Fruits and vegetables .....                    | 673               | 480               | 450                | 402                  | 422                  | 480                  | 519                  | 613                  | 670                  | 905               |
| Fresh fruits .....                             | 229               | 145               | 142                | 123                  | 153                  | 167                  | 183                  | 195                  | 230                  | 310               |
| Fresh vegetables .....                         | 227               | 172               | 159                | 131                  | 116                  | 155                  | 174                  | 220                  | 210                  | 316               |
| Processed fruits .....                         | 108               | 87                | 71                 | 71                   | 83                   | 72                   | 80                   | 97                   | 109                  | 143               |
| Processed vegetables .....                     | 109               | 75                | 78                 | 77                   | 69                   | 86                   | 83                   | 101                  | 119                  | 137               |

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, 2008-2009 — 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 .....                                  | \$1,293           | \$822             | \$861              | \$827                | \$854                | \$909                | \$972                | \$1,100              | \$1,354              | \$1,736           |
| Sugar and other sweets .....                              | 141               | 108               | 102                | 81                   | 92                   | 102                  | 125                  | 112                  | 145                  | 186               |
| Fats and oils .....                                       | 106               | 72                | 89                 | 78                   | 65                   | 76                   | 88                   | 88                   | 106                  | 140               |
| Miscellaneous foods .....                                 | 650               | 355               | 463                | 429                  | 407                  | 469                  | 459                  | 571                  | 688                  | 872               |
| Nonalcoholic beverages .....                              | 325               | 247               | 202                | 221                  | 252                  | 234                  | 263                  | 289                  | 346                  | 414               |
| Food prepared by consumer unit on out-of-town trips ..... | 71                | 140               | 15                 | 119                  | 138                  | 29                   | 38                   | 40                   | 69                   | 123               |
| Food away from home .....                                 | 2,636             | 1,102             | 627                | 1,028                | 1,058                | 1,270                | 1,756                | 1,927                | 2,505                | 4,330             |
| Alcoholic beverages .....                                 | 482               | 202               | 201                | 182                  | 127                  | 216                  | 270                  | 281                  | 495                  | 815               |
| Housing .....   | 17,295            | 11,284            | 7,715              | 8,470                | 10,113               | 10,918               | 12,136               | 13,823               | 16,965               | 25,521            |
| Shelter .....   | 9,932             | 6,955             | 4,310              | 4,851                | 5,785                | 6,102                | 6,613                | 7,628                | 9,687                | 14,871            |
| Owned dwellings .....                                     | 7,265             | 3,987             | 1,806              | 2,000                | 2,848                | 3,846                | 4,337                | 5,797                | 7,306                | 11,714            |
| Mortgage interest and charges .....                       | 3,480             | 1,991             | 805                | 551                  | 1,156                | 1,703                | 2,027                | 2,622                | 3,691                | 5,711             |
| Property taxes .....                                      | 2,259             | 1,355             | 631                | 809                  | 961                  | 1,227                | 1,431                | 1,790                | 2,104                | 3,629             |
| Maintenance, repairs, insurance, other expenses .....     | 1,527             | 641               | 369                | 641                  | 732                  | 915                  | 880                  | 1,385                | 1,511                | 2,374             |
| Rented dwellings .....                                    | 1,588             | 2,436             | 2,446              | 2,629                | 2,508                | 1,913                | 1,968                | 1,425                | 1,475                | 1,028             |
| Other lodging .....                                       | 1,078             | 532               | 159                | 222                  | 429                  | 343                  | 308                  | 406                  | 906                  | 2,129             |
| Utilities, fuels, and public services .....               | 3,934             | 2,391             | 2,441              | 2,415                | 2,886                | 3,183                | 3,341                | 3,584                | 4,087                | 5,015             |
| Natural gas .....   | 566               | 314               | 325                | 291                  | 313                  | 411                  | 492                  | 553                  | 588                  | 750               |
| Electricity .....   | 1,472             | 950               | 1,019              | 1,012                | 1,155                | 1,311                | 1,339                | 1,349                | 1,499                | 1,785             |
| Fuel oil and other fuels .....                            | 215               | 107               | 145                | 169                  | 172                  | 160                  | 154                  | 150                  | 246                  | 296               |
| Telephone services .....                                  | 1,164             | 717               | 706                | 745                  | 846                  | 903                  | 944                  | 1,047                | 1,226                | 1,500             |
| Water and other public services .....                     | 518               | 304               | 245                | 299                  | 400                  | 399                  | 412                  | 484                  | 528                  | 684               |
| Household operations .....                                | 875               | 427               | 209                | 235                  | 297                  | 451                  | 512                  | 623                  | 760                  | 1,501             |
| Personal services .....                                   | 87                | 17                | 11                 | 12                   | 110                  | 107                  | 118                  | 156                  | 176                  | 153               |
| Other household expenses .....                            | 788               | 420               | 208                | 233                  | 287                  | 344                  | 494                  | 567                  | 684                  | 1,348             |
| Housekeeping supplies .....                               | 785               | 430               | 352                | 396                  | 390                  | 457                  | 508                  | 663                  | 757                  | 1,194             |
| Laundry and cleaning supplies .....                       | 155               | 127               | 112                | 103                  | 111                  | 114                  | 107                  | 156                  | 136                  | 210               |
| Other household products .....                            | 446               | 206               | 183                | 155                  | 184                  | 177                  | 291                  | 352                  | 421                  | 736               |
| Postage and stationery .....                              | 184               | 97                | 57                 | 137                  | 95                   | 166                  | 110                  | 155                  | 200                  | 248               |
| Household furnishings and equipment .....                 | 1,770             | 1,080             | 402                | 573                  | 754                  | 726                  | 1,161                | 1,325                | 1,675                | 2,940             |
| Household textiles .....                                  | 156               | 88                | 42                 | 45                   | 58                   | 79                   | 121                  | 123                  | 127                  | 260               |
| Furniture .....   | 370               | 231               | 49                 | 114                  | 162                  | 142                  | 189                  | 223                  | 407                  | 620               |
| Floor coverings .....                                     | 48                | 128               | 118                | 111                  | 115                  | 121                  | 28                   | 64                   | 38                   | 78                |
| Major appliances .....                                    | 271               | 181               | 167                | 90                   | 152                  | 147                  | 171                  | 209                  | 326                  | 409               |
| Small appliances, miscellaneous housewares .....          | 135               | 69                | 37                 | 58                   | 56                   | 48                   | 121                  | 85                   | 109                  | 230               |
| Miscellaneous household equipment .....                   | 790               | 582               | 189                | 255                  | 311                  | 288                  | 531                  | 622                  | 669                  | 1,343             |
| Apparel and services .....                                | 1,606             | 627               | 566                | 389                  | 615                  | 838                  | 1,394                | 1,047                | 1,479                | 2,610             |
| Men and boys .....  | 363               | 199               | 140                | 107                  | 103                  | 123                  | 295                  | 275                  | 366                  | 587               |
| Men, 16 and over .....                                    | 327               | 187               | 125                | 93                   | 72                   | 112                  | 252                  | 241                  | 340                  | 533               |
| Boys, 2 to 15 .....                                       | 36                | 13                | 15                 | 14                   | 31                   | 11                   | 44                   | 33                   | 26                   | 54                |
| Women and girls .....                                     | 668               | 212               | 240                | 98                   | 279                  | 367                  | 681                  | 409                  | 605                  | 1,073             |
| Women, 16 and over .....                                  | 605               | 195               | 226                | 86                   | 250                  | 338                  | 609                  | 356                  | 541                  | 980               |
| Girls, 2 to 15 .....                                      | 63                | 17                | 15                 | 12                   | 28                   | 29                   | 71                   | 53                   | 64                   | 94                |
| Children under 2 .....                                    | 56                | 141               | 118                | 25                   | 124                  | 27                   | 44                   | 30                   | 49                   | 92                |
| Footwear .....  | 256               | 140               | 194                | 179                  | 101                  | 192                  | 262                  | 165                  | 252                  | 383               |
| Other apparel products and services .....                 | 264               | 135               | 74                 | 82                   | 109                  | 130                  | 111                  | 169                  | 206                  | 475               |
| Transportation .....                                      | 8,842             | 3,844             | 2,774              | 2,964                | 5,261                | 5,329                | 5,887                | 7,971                | 9,223                | 13,214            |
| Vehicle purchases (net outlay) .....                      | 2,873             | 1,837             | 1,420              | 1,588                | 1,638                | 1,735                | 1,432                | 2,817                | 3,240                | 4,417             |
| Cars and trucks, new .....                                | 1,598             | (4)               | 1,162              | 1,461                | 1,682                | 1,858                | 1,762                | 1,644                | 1,396                | 2,717             |
| Cars and trucks, used .....                               | 1,156             | 1,837             | 1,200              | 1,127                | 790                  | 809                  | 636                  | 1,139                | 1,568                | 1,561             |
| Other vehicles .....                                      | 118               | (4)               | 158                | (4)                  | 166                  | 167                  | 133                  | 134                  | 1276                 | 139               |
| Gasoline and motor oil .....                              | 2,438             | 1,441             | 1,127              | 1,185                | 1,552                | 1,716                | 1,884                | 2,272                | 2,563                | 3,331             |

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, 2008-2009 — 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 .....                                       | \$2,946           | \$1,302           | \$1,146            | \$1,035              | \$1,930              | \$1,682              | \$2,356              | \$2,603              | \$2,952              | \$4,326           |
| Vehicle finance charges .....                                      | 300               | 121               | 134                | 81                   | 134                  | 228                  | 268                  | 253                  | 361                  | 415               |
| Maintenance and repairs .....                                      | 855               | 507               | 360                | 238                  | 505                  | 410                  | 572                  | 729                  | 957                  | 1,276             |
| Vehicle insurance .....  | 1,266             | 1,554             | 1,560              | 1,592                | 1,144                | 829                  | 1,251                | 1,264                | 1,145                | 1,701             |
| Vehicle rental, leases, licenses, and other charges .....          | 526               | 120               | 192                | 124                  | 146                  | 215                  | 265                  | 358                  | 489                  | 933               |
| Public transportation .....  | 586               | 264               | 81                 | 156                  | 142                  | 196                  | 214                  | 279                  | 469                  | 1,141             |
| Healthcare .....   | 3,860             | 2,531             | 1,427              | 1,891                | 2,396                | 2,570                | 2,737                | 3,551                | 4,073                | 5,413             |
| Health insurance .....   | 1,982             | 1,447             | 769                | 1,044                | 1,300                | 1,420                | 1,583                | 1,863                | 1,953                | 2,713             |
| Medical services .....   | 1,038             | 601               | 321                | 306                  | 504                  | 472                  | 513                  | 802                  | 1,186                | 1,646             |
| Drugs .....  | 696               | 411               | 316                | 478                  | 497                  | 601                  | 587                  | 753                  | 740                  | 848               |
| Medical supplies .....   | 144               | 72                | 122                | 63                   | 95                   | 77                   | 55                   | 133                  | 193                  | 207               |
| Entertainment .....  | 2,970             | 2,358             | 1,082              | 1,020                | 1,117                | 1,620                | 1,979                | 2,309                | 3,387                | 4,429             |
| Fees and admissions .....  | 636               | 265               | 63                 | 103                  | 78                   | 253                  | 234                  | 368                  | 548                  | 1,216             |
| Audio and visual equipment and services .....                      | 1,067             | 650               | 584                | 577                  | 697                  | 668                  | 814                  | 962                  | 1,158                | 1,454             |
| Pets, toys, hobbies, and playground equipment .....                | 753               | 558               | 348                | 219                  | 296                  | 634                  | 526                  | 620                  | 904                  | 1,019             |
| Other entertainment supplies, equipment, and services .....        | 513               | 885               | 186                | 121                  | 46                   | 65                   | 404                  | 359                  | 777                  | 740               |
| Personal care products and services .....                          | 623               | 478               | 209                | 170                  | 260                  | 366                  | 434                  | 444                  | 569                  | 998               |
| Reading .....  | 152               | 81                | 40                 | 52                   | 63                   | 72                   | 82                   | 104                  | 159                  | 250               |
| Education .....  | 936               | 1,469             | 114                | 1,145                | 1,227                | 85                   | 206                  | 555                  | 449                  | 2,053             |
| Tobacco products and smoking supplies .....                        | 383               | 296               | 337                | 441                  | 497                  | 377                  | 408                  | 341                  | 417                  | 362               |
| Miscellaneous .....  | 1,130             | 980               | 178                | 678                  | 714                  | 641                  | 540                  | 836                  | 1,101                | 1,759             |
| Cash contributions .....   | 2,127             | 624               | 359                | 484                  | 936                  | 797                  | 1,004                | 1,551                | 1,541                | 3,964             |
| Personal insurance and pensions .....                              | 6,867             | 1,185             | 381                | 545                  | 970                  | 1,983                | 2,566                | 3,795                | 5,291                | 13,928            |
| Life and other personal insurance .....                            | 482               | 176               | 105                | 149                  | 129                  | 217                  | 244                  | 310                  | 445                  | 852               |
| Pensions and Social Security .....                                 | 6,385             | 1,009             | 277                | 396                  | 841                  | 1,765                | 2,323                | 3,485                | 4,847                | 13,075            |
| Sources of income and personal taxes:                              |                   |                   |                    |                      |                      |                      |                      |                      |                      |                   |
| Money income before taxes .....                                    | 71,120            | -2,431            | 8,043              | 12,718               | 17,394               | 25,147               | 34,645               | 44,648               | 59,191               | 136,282           |
| Wages and salaries .....   | 53,978            | 3,548             | 2,029              | 3,822                | 7,376                | 13,956               | 22,717               | 31,744               | 44,700               | 108,178           |
| Self-employment income .....                                       | 4,985             | 1-8,344           | 1-379              | 1,159                | 415                  | 754                  | 1,399                | 1,636                | 2,325                | 12,384            |
| Social Security, private and government retirement .....           | 8,538             | 976               | 3,334              | 6,342                | 7,567                | 8,378                | 8,815                | 8,806                | 9,934                | 9,559             |
| Interest, dividends, rental income, other property income .....    | 2,225             | 577               | 139                | 212                  | 345                  | 527                  | 584                  | 1,060                | 1,071                | 4,908             |
| Unemployment and workers' compensation, veterans' benefits .....   | 512               | 183               | 1,369              | 1,260                | 1,318                | 600                  | 511                  | 553                  | 578                  | 566               |
| Public assistance, supplemental security income, food stamps ..... | 491               | 415               | 2,178              | 1,418                | 934                  | 682                  | 384                  | 365                  | 354                  | 180               |
| Regular contributions for support .....                            | 243               | 147               | 158                | 1,240                | 1,216                | 188                  | 177                  | 1,357                | 1,126                | 396               |
| Other income .....   | 148               | 1,268             | 1,316              | 1,264                | 1,223                | 1,163                | 1,158                | 1,126                | 102                  | 110               |
| Personal taxes .....   | 2,838             | -324              | -44                | 51                   | 210                  | -24                  | 495                  | 1,239                | 2,062                | 6,446             |
| Federal income taxes .....   | 2,274             | -224              | 10                 | 71                   | 118                  | 84                   | 468                  | 1,053                | 1,720                | 5,064             |
| 2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....             | -372              | 1-195             | 1-156              | 1-111                | 1-193                | -336                 | -323                 | -354                 | -488                 | -454              |
| State and local income taxes .....                                 | 662               | (3) 195           | 18                 | 20                   | 198                  | 65                   | 191                  | 322                  | 573                  | 1,382             |
| Other taxes .....  | 274               |                   | 84                 | 71                   | 86                   | 163                  | 159                  | 219                  | 257                  | 454               |

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, 2008-2009 — Continued**

| Item   | Total<br>55-64<br>years | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|--|-------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Income after taxes .....                               | 68,282                  | -2,107                  | 8,087                    | 12,667                     | 17,184                     | 25,171                     | 34,150                     | 43,409                     | 57,129                     | 129,836                 |
| Addenda:   |                         |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Net change in total assets and liabilities .....       | -\$2,977                | \$6,050                 | -\$4,215                 | -\$1,148                   | -\$7,982                   | -\$3,855                   | -\$3,233                   | -\$3,731                   | -\$7,413                   | -\$813                  |
| Net change in total assets .....                       | 4,459                   | 6,126                   | 1,267                    | 407                        | -1,173                     | 3,795                      | 1,739                      | -619                       | 42                         | 10,192                  |
| Net change in total liabilities .....                  | 7,436                   | 75                      | 5,482                    | 1,555                      | 6,808                      | 7,650                      | 4,972                      | 3,113                      | 7,455                      | 11,005                  |
| Other financial information:                           |                         |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Other money receipts .....                             | 1,019                   | <sup>1</sup> 199        | <sup>1</sup> 35          | 470                        | <sup>1</sup> 533           | 252                        | <sup>1</sup> 440           | 1,191                      | 968                        | 1,711                   |
| Mortgage principal paid on owned property .....        | -2,910                  | -1,739                  | -589                     | -511                       | -1,065                     | -1,195                     | -1,243                     | -1,817                     | -2,949                     | -5,103                  |
| Estimated market value of owned home .....             | 214,792                 | 138,004                 | 68,604                   | 86,763                     | 93,450                     | 123,030                    | 129,633                    | 174,193                    | 203,369                    | 339,021                 |
| Estimated monthly rental value of owned<br>home .....  | 1,079                   | 689                     | 427                      | 466                        | 547                        | 699                        | 792                        | 942                        | 1,037                      | 1,592                   |
| Gifts of goods and services .....                      | 1,665                   | 771                     | 371                      | 645                        | 743                        | 518                        | 901                        | 992                        | 1,165                      | 3,102                   |
| Food .....   | 162                     | <sup>1</sup> 18         | 58                       | 185                        | 63                         | 65                         | 98                         | 82                         | 96                         | 290                     |
| Alcoholic beverages .....                              | 15                      | <sup>1</sup> 7          | <sup>1</sup> 28          | <sup>1</sup> 13            | <sup>1</sup> 18            | <sup>1</sup> 1             | <sup>1</sup> 12            | <sup>1</sup> 4             | 7                          | 26                      |
| Housing .....  | 309                     | <sup>1</sup> 126        | 106                      | 114                        | 195                        | 135                        | 173                        | 179                        | 212                        | 559                     |
| Housekeeping supplies .....                            | 46                      | <sup>1</sup> 7          | <sup>1</sup> 33          | <sup>1</sup> 30            | <sup>1</sup> 27            | <sup>1</sup> 47            | 26                         | 58                         | 39                         | 61                      |
| Household textiles .....                               | 12                      | <sup>1</sup> 26         | ( <sup>4</sup> )         | ( <sup>3</sup> )           | <sup>1</sup> 17            | <sup>1</sup> 4             | <sup>1</sup> 15            | <sup>1</sup> 3             | <sup>1</sup> 12            | 18                      |
| Appliances and miscellaneous<br>housewares .....       | 26                      | <sup>1</sup> 3          | <sup>1</sup> 1           | <sup>1</sup> 3             | <sup>1</sup> 4             | <sup>1</sup> 23            | <sup>1</sup> 16            | <sup>1</sup> 10            | 20                         | 47                      |
| Major appliances .....                                 | 10                      | ( <sup>4</sup> )        | ( <sup>4</sup> )         | <sup>1</sup> 1             | <sup>1</sup> 1             | <sup>1</sup> 10            | <sup>1</sup> 8             | <sup>1</sup> 6             | <sup>1</sup> 4             | 18                      |
| Small appliances and miscellaneous<br>housewares ..... | 16                      | <sup>1</sup> 3          | <sup>1</sup> 1           | <sup>1</sup> 2             | <sup>1</sup> 2             | <sup>1</sup> 13            | <sup>1</sup> 8             | <sup>1</sup> 4             | 16                         | 29                      |
| Miscellaneous household equipment .....                | 63                      | <sup>1</sup> 59         | <sup>1</sup> 19          | <sup>1</sup> 18            | <sup>1</sup> 34            | <sup>1</sup> 27            | 30                         | <sup>1</sup> 16            | 47                         | 118                     |
| Other housing .....                                    | 162                     | <sup>1</sup> 30         | <sup>1</sup> 53          | <sup>1</sup> 62            | <sup>1</sup> 112           | <sup>1</sup> 34            | 85                         | 92                         | 94                         | 314                     |
| Apparel and services .....                             | 260                     | 76                      | 55                       | 57                         | 137                        | 124                        | 291                        | 172                        | 252                        | 404                     |
| Males, 2 and over .....                                | 61                      | <sup>1</sup> 13         | <sup>1</sup> 17          | <sup>1</sup> 16            | 37                         | 16                         | 89                         | 57                         | 54                         | 89                      |
| Females, 2 and over .....                              | 96                      | <sup>1</sup> 15         | <sup>1</sup> 12          | <sup>1</sup> 16            | 54                         | 70                         | 99                         | 56                         | 108                        | 139                     |
| Children under 2 .....                                 | 51                      | <sup>1</sup> 41         | <sup>1</sup> 18          | 22                         | 23                         | 22                         | 39                         | 30                         | 42                         | 85                      |
| Other apparel products and services .....              | 54                      | <sup>1</sup> 7          | <sup>1</sup> 8           | <sup>1</sup> 4             | <sup>1</sup> 23            | <sup>1</sup> 16            | <sup>1</sup> 65            | <sup>1</sup> 29            | 47                         | 91                      |
| Jewelry and watches .....                              | 17                      | <sup>1</sup> 1          | <sup>1</sup> 1           | <sup>1</sup> 2             | <sup>1</sup> 7             | <sup>1</sup> 2             | <sup>1</sup> 11            | <sup>1</sup> 10            | <sup>1</sup> 18            | 32                      |
| All other apparel products and services ...            | 36                      | <sup>1</sup> 6          | <sup>1</sup> 7           | <sup>1</sup> 2             | <sup>1</sup> 16            | <sup>1</sup> 13            | <sup>1</sup> 54            | <sup>1</sup> 19            | 29                         | 59                      |
| Transportation .....                                   | 114                     | 7                       | 5                        | 20                         | 22                         | 62                         | 77                         | 45                         | 89                         | 218                     |
| Healthcare .....                                       | 35                      | <sup>1</sup> 18         | <sup>1</sup> 27          | <sup>1</sup> 2             | <sup>1</sup> 13            | <sup>1</sup> 12            | <sup>1</sup> 10            | <sup>1</sup> 15            | <sup>1</sup> 25            | 69                      |
| Entertainment .....                                    | 156                     | <sup>1</sup> 225        | <sup>1</sup> 63          | <sup>1</sup> 81            | <sup>1</sup> 73            | <sup>1</sup> 42            | <sup>1</sup> 21            | 83                         | 189                        | 231                     |
| Toys, games, arts and crafts, and tricycles .....      | 46                      | <sup>1</sup> 68         | <sup>1</sup> 21          | <sup>1</sup> 20            | <sup>1</sup> 8             | <sup>1</sup> 24            | <sup>1</sup> 42            | <sup>1</sup> 35            | 65                         | 58                      |
| Other entertainment .....                              | 110                     | <sup>1</sup> 157        | <sup>1</sup> 42          | 61                         | <sup>1</sup> 65            | 18                         | 78                         | 48                         | 124                        | 173                     |
| Personal care products and services .....              | 12                      | <sup>1</sup> 1          | <sup>1</sup> 17          | ( <sup>4</sup> )           | <sup>1</sup> 4             | <sup>1</sup> 8             | <sup>1</sup> 9             | <sup>1</sup> 15            | 19                         | 13                      |
| Reading .....  | 1                       | ( <sup>4</sup> )        | ( <sup>3</sup> )         | <sup>1</sup> 1             | <sup>1</sup> 1             | <sup>1</sup> 1             | <sup>1</sup> 1             | <sup>1</sup> 1             | 1                          | 2                       |
| Education .....  | 478                     | <sup>1</sup> 283        | <sup>1</sup> 4           | <sup>1</sup> 82            | <sup>1</sup> 192           | <sup>1</sup> 28            | 78                         | 330                        | 163                        | 1,062                   |
| All other gifts .....                                  | 122                     | <sup>1</sup> 10         | <sup>1</sup> 7           | 91                         | <sup>1</sup> 25            | 41                         | 33                         | 66                         | 112                        | 229                     |

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> Value is less than or equal to 0.05.

<sup>3</sup> Value is less than or equal to 0.5.

<sup>4</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010