

Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

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)	23,177	1,296	859	1,407	1,120	2,149	2,198	1,856	3,286	9,006
Consumer unit characteristics:										
Income before taxes	\$74,707	-\$169	\$8,034	\$12,866	\$17,556	\$24,758	\$34,889	\$44,617	\$58,846	\$142,235
Income after taxes	63,502	-46	8,288	12,479	17,529	24,443	33,398	41,454	53,164	116,585
Age of reference person	59.3	59.5	59.3	59.6	59.9	59.5	59.6	59.4	59.2	58.9
Average number in consumer unit:										
People	2.1	1.5	1.6	1.5	1.6	1.8	2.0	2.1	2.2	2.6
Children under 182	.1	1.1	.1	1.1	.2	.1	.2	.2	.2
Adults 65 and older1	(²)	(²)	1.1	.1	.1	.2	.1	.1	.1
Earners	1.3	.4	.4	.3	.6	.9	1.0	1.3	1.4	2.0
Vehicles	2.1	1.1	1.1	1.2	1.4	1.6	1.8	1.9	2.3	2.8
Percent distribution:										
Reference person:										
Men	49	45	38	46	46	44	42	43	50	54
Women	51	55	62	54	54	56	58	57	50	46
Housing tenure:										
Homeowner	78	52	44	49	60	68	74	77	82	93
With mortgage	43	15	17	17	28	31	37	41	47	58
Without mortgage	35	37	27	32	33	38	36	35	36	35
Renter	22	48	56	51	40	32	26	23	18	7
Race of reference person:										
Black or African-American	13	20	25	16	21	19	16	14	12	6
White, Asian, and all other races	87	80	75	84	79	81	84	86	88	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	8	8	12	12	9	10	11	10	9	5
Not Hispanic or Latino	92	92	88	88	91	90	89	90	91	95
Education of reference person:										
Elementary (1-8)	4	9	13	10	7	5	5	5	4	1
High school (9-12)	32	42	41	46	41	47	45	45	30	19
College	63	49	44	43	52	48	51	50	66	79
Never attended and other	(²)	(³)	1	1	(²)	(²)	(³)	1	(²)	(²)
At least one vehicle owned or leased	91	72	63	70	78	89	93	95	96	98
Average annual expenditures	\$56,062	\$23,095	\$22,289	\$22,029	\$29,011	\$32,319	\$34,770	\$41,341	\$49,951	\$88,856
Food	6,757	3,699	3,986	3,293	3,795	3,899	4,895	5,385	6,688	9,825
Food at home	4,169	2,752	3,050	2,428	2,744	2,819	3,335	3,595	4,213	5,566
Cereals and bakery products	537	353	398	336	399	379	461	448	547	696
Cereals and cereal products	173	103	128	124	142	123	161	143	180	216
Bakery products	364	249	271	212	257	256	300	305	366	480
Meats, poultry, fish, and eggs	911	575	709	555	604	653	745	804	884	1,207
Beef	239	154	179	134	152	162	211	207	236	317
Pork	190	114	164	147	128	131	147	167	179	251
Other meats	130	73	84	73	102	99	104	107	133	170
Poultry	159	103	101	99	120	123	124	150	151	209
Fish and seafood	137	86	136	71	62	94	114	123	121	191
Eggs	56	44	45	32	40	44	44	50	64	69
Dairy products	429	292	280	254	298	300	315	363	466	564
Fresh milk and cream	145	95	91	103	123	119	110	126	172	174
Other dairy products	284	197	188	151	174	182	205	238	294	390
Fruits and vegetables	787	518	463	404	494	512	670	657	793	1,072
Fresh fruits	277	170	151	126	160	165	242	208	285	389
Fresh vegetables	254	182	127	127	162	157	208	214	233	360
Processed fruits	118	84	89	67	71	81	96	101	114	159
Processed vegetables	138	82	96	84	101	110	124	134	161	164
Other food at home	1,506	1,015	1,200	879	948	974	1,144	1,323	1,523	2,027
Sugar and other sweets	149	122	87	93	105	105	111	134	129	205
Fats and oils	124	92	95	91	98	89	103	116	129	153
Miscellaneous foods	758	533	635	404	440	473	582	730	739	1,026
Nonalcoholic beverages	406	250	362	276	282	286	306	312	462	521
Food prepared by consumer unit on out-of-town trips	69	117	121	114	123	22	42	30	64	122

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, 2013-2014 — 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	2,588	947	936	865	1,051	1,081	1,560	1,790	2,475	4,259
Alcoholic beverages	461	128	172	80	248	182	281	230	390	807
Housing	17,973	9,703	9,399	8,584	11,108	11,822	12,754	14,688	16,253	26,359
Shelter	10,217	5,288	5,501	4,827	6,432	6,725	6,989	8,426	8,930	15,148
Owned dwellings	7,117	2,461	2,083	1,827	3,385	3,820	4,333	5,562	6,258	11,658
Mortgage interest and charges	3,145	643	838	710	1,436	1,812	1,937	2,443	2,826	5,192
Property taxes	2,356	970	688	678	1,077	1,149	1,391	1,723	2,042	3,903
Maintenance, repairs, insurance, other expenses	1,616	847	557	439	871	859	1,005	1,395	1,390	2,563
Rented dwellings	2,018	2,649	3,212	2,896	2,793	2,581	2,333	2,350	2,176	1,243
Other lodging	1,081	179	1206	1104	254	324	324	514	495	2,247
Utilities, fuels, and public services	4,224	2,667	2,615	2,617	3,076	3,359	3,544	3,838	4,283	5,426
Natural gas	473	248	338	276	353	331	399	391	439	644
Electricity	1,593	1,223	1,190	1,215	1,278	1,442	1,463	1,496	1,595	1,871
Fuel oil and other fuels	182	184	146	184	107	129	141	231	199	240
Telephone services	1,390	729	746	720	908	985	1,063	1,188	1,453	1,907
Residential phone service, VOIP, and phone cards	446	305	293	275	350	373	412	407	464	546
Cellular phone service	944	424	453	445	558	612	651	780	990	1,361
Water and other public services	586	384	294	323	430	472	479	533	597	765
Household operations	992	402	406	347	466	591	549	595	763	1,669
Personal services	74	(³)	15	(³)	11	199	147	141	124	137
Other household expenses	918	402	401	347	465	493	502	554	738	1,532
Housekeeping supplies	745	462	367	267	435	416	558	537	733	1,110
Laundry and cleaning supplies	159	168	120	74	113	119	131	124	186	197
Other household products	420	206	192	136	206	226	324	309	416	637
Postage and stationery	166	88	155	58	116	71	103	105	131	276
Household furnishings and equipment	1,795	884	510	525	699	730	1,114	1,292	1,544	3,006
Household textiles	111	67	119	167	51	36	56	80	100	182
Furniture	428	149	77	124	182	176	186	217	349	771
Floor coverings	30	11	11	13	135	5	12	122	6	61
Major appliances	246	82	68	64	120	109	182	122	176	431
Small appliances, miscellaneous housewares	115	98	66	68	55	87	43	73	118	172
Miscellaneous household equipment	865	487	280	200	256	317	635	779	795	1,389
Apparel and services	1,680	886	631	549	767	672	706	1,195	1,557	2,820
Men and boys	373	221	1150	74	174	114	128	238	324	661
Men, 16 and over	339	1215	1133	61	150	100	108	220	282	609
Boys, 2 to 15	34	16	117	112	24	14	20	18	41	52
Women and girls	733	231	328	262	335	334	355	523	708	1,209
Women, 16 and over	668	187	323	245	314	314	306	429	664	1,105
Girls, 2 to 15	65	144	15	117	121	20	49	95	44	103
Children under 2	45	112	123	112	119	116	18	116	150	80
Footwear	304	1137	166	1134	141	121	131	270	319	486
Other apparel products and services	226	285	63	67	99	87	85	147	157	384
Transportation	9,401	3,156	2,821	3,744	5,229	7,109	5,305	7,826	8,891	14,379
Vehicle purchases (net outlay)	3,200	1644	1278	11083	11917	2,760	1,358	3,048	2,625	5,133
Cars and trucks, new	1,693	1609	(³)	1150	11501	1,014	1676	1,826	1,023	2,903
Cars and trucks, used	1,453	135	1278	932	1416	1,627	682	1,222	1,602	2,120
Other vehicles	54	(³)	(³)	(³)	(³)	1119	(³)	(³)	(³)	1110
Gasoline and motor oil	2,692	1,184	1,099	1,287	1,641	2,017	2,171	2,349	2,866	3,706
Other vehicle expenses	2,897	1,083	1,252	1,242	1,349	2,146	1,595	2,049	2,927	4,418
Vehicle finance charges	192	53	87	70	65	121	128	210	189	288
Maintenance and repairs	978	442	336	269	350	648	600	794	898	1,542
Vehicle insurance	1,149	1378	1715	1789	1657	1,125	1611	1649	1,336	1,583
Vehicle rental, leases, licenses, and other charges	578	211	115	114	277	252	255	396	503	1,006
Public and other transportation	612	245	193	132	322	186	181	379	473	1,121
Healthcare	4,647	1,898	2,017	2,511	2,798	3,286	3,710	3,606	4,774	6,580
Health insurance	2,858	1,124	1,002	1,165	1,700	2,073	2,351	2,307	2,898	4,102
Medical services	982	280	482	929	510	620	639	669	1,009	1,422
Drugs	648	405	378	340	505	508	617	518	694	826
Medical supplies	160	89	156	77	83	85	103	112	173	229
Entertainment	2,753	1,087	1,128	966	1,556	1,596	1,752	1,936	2,332	4,408
Fees and admissions	592	170	129	71	153	171	249	283	394	1,152
Audio and visual equipment and services	1,050	659	674	593	778	798	862	919	1,042	1,384

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, 2013-2014 — 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	784	200	300	274	574	528	525	604	747	1,185
Pets	647	175	252	182	539	487	410	554	643	945
Toys, hobbies, and playground equipment	137	125	148	192	135	140	114	50	104	240
Other entertainment supplies, equipment, and services	326	158	124	128	151	98	117	130	149	687
Personal care products and services	657	450	207	220	359	276	421	480	543	1,068
Reading	128	60	42	28	47	57	68	68	108	222
Education	1,158	1175	193	1223	168	82	399	415	618	2,474
Tobacco products and smoking supplies	419	346	537	484	461	468	563	394	367	381
Miscellaneous	805	232	527	422	732	445	303	687	694	1,254
Cash contributions	2,159	851	403	553	912	897	1,051	1,101	1,459	3,965
Personal insurance and pensions	7,066	425	326	370	933	1,529	2,559	3,331	5,278	14,315
Life and other personal insurance	481	159	102	102	290	189	359	218	380	836
Pensions and Social Security	6,585	266	224	268	643	1,340	2,200	3,113	4,898	13,479
Sources of income and personal taxes:										
Money income before taxes	\$74,707	-\$169	\$8,034	\$12,866	\$17,556	\$24,758	\$34,889	\$44,617	\$58,846	\$142,235
Wages and salaries	57,612	1,029	1,829	2,415	6,586	13,146	21,664	32,879	44,872	115,173
Self-employment income	5,436	-3,093	1158	205	492	1,033	1,633	1,544	3,035	12,257
Social Security, private and government retirement	7,676	642	3,048	7,649	8,219	8,330	9,671	8,156	8,517	8,017
Interest, dividends, rental income, other property income	2,619	100	261	450	323	630	516	736	1,580	5,586
Public assistance, supplemental security income, food stamps	540	804	2,128	1,418	984	934	598	412	289	168
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	634	186	1346	475	799	567	555	699	462	828
Other income	190	1263	1263	254	1154	1120	1252	1192	191	206
Personal taxes (contains some imputed values)	11,205	-123	-254	387	27	315	1,491	3,163	5,683	25,649
Federal income taxes	8,899	-76	-188	-234	-12	105	920	2,242	4,231	20,713
State and local income taxes	2,203	-58	-67	-31	18	171	497	882	1,399	4,833
Other taxes	102	112	11	1652	122	40	75	139	52	103
Income after taxes	63,502	-46	8,288	12,479	17,529	24,443	33,398	41,454	53,164	116,585
Addenda:										
Net change in total assets and liabilities	\$17,224	\$27,954	-\$1,066	-\$3,810	-\$327	\$246	\$2,833	\$3,543	\$9,889	\$35,952
Net change in total assets	23,682	28,566	705	1,656	955	9,274	4,800	6,078	13,992	46,648
Net change in total liabilities	6,458	612	1,771	5,466	1,281	9,027	1,967	2,535	4,103	10,696
Other financial information:										
Other money receipts	1,474	1420	1111	1259	1718	1577	1757	1,1050	1,131	2,641
Mortgage principal paid on owned property	-2,320	-653	-568	-490	-1,230	-1,035	-1,153	-1,481	-1,917	-4,059
Estimated market value of owned home	198,697	81,727	60,276	64,725	97,885	113,818	118,297	158,355	173,024	319,754
Estimated monthly rental value of owned home	1,105	492	408	419	634	694	789	916	1,048	1,661
Gifts of goods and services, total	1,707	496	500	887	350	487	788	1,053	1,097	3,175
Food	134	119	116	19	137	57	58	67	115	247
Alcoholic beverages	15	(2)	116	15	11	11	110	16	24	23
Housing	322	141	75	65	116	81	252	231	302	539
Housekeeping supplies	38	126	110	12	111	113	41	32	43	55
Household textiles	13	110	(3)	16	122	12	12	12	16	25
Appliances and miscellaneous housewares	28	113	13	19	11	18	18	124	128	50
Major appliances	10	111	11	16	(3)	15	11	112	111	16
Small appliances and miscellaneous housewares	18	12	12	14	11	13	17	112	117	35
Miscellaneous household equipment	47	120	119	18	110	111	45	25	55	74
Other housing	197	72	142	139	172	47	156	1149	169	336

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, 2013-2014 — 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
Apparel and services	287	216	¹ 239	73	83	83	191	241	253	462
Males, 2 and over	79	¹ 106	¹ 137	¹ 27	¹ 18	22	28	35	55	137
Females, 2 and over	116	¹ 45	¹ 83	¹ 25	41	22	132	120	101	177
Children under 2	37	¹ 6	¹ 10	¹ 10	¹ 19	¹ 16	¹ 5	¹ 16	¹ 35	68
Other apparel products and services	54	¹ 59	¹ 10	¹ 11	¹ 6	¹ 23	¹ 27	¹ 69	62	79
Jewelry and watches	12	¹ 4	¹ 1	¹ 1	¹ 3	¹ 5	¹ 2	¹ 9	¹ 17	21
All other apparel products and services ...	41	¹ 55	¹ 8	¹ 10	¹ 2	¹ 18	¹ 25	¹ 60	45	58
Transportation	136	12	5	12	20	180	64	256	99	197
Healthcare	77	¹ 2	¹ 1	¹ 6	¹ 15	¹ 4	¹ 8	¹ 51	¹ 10	84
Entertainment	131	¹ 27	¹ 15	¹ 17	¹ 39	42	58	51	93	255
Toys, games, arts and crafts, and tricycles	41	¹ 8	¹ 11	¹ 8	¹ 7	¹ 25	¹ 17	¹ 14	¹ 25	80
Other entertainment	89	19	¹ 5	¹ 9	31	17	41	36	68	174
Personal care products and services	19	¹ 22	¹ 9	(³)	¹ 1	(²)	¹ 15	18	¹ 5	36
Reading	7	¹ 1	¹ 1	¹ 2	(³)	¹ 4	¹ 4	¹ 4	7	12
Education	456	¹ 29	¹ 18	¹ 4	¹ 29	¹ 1	¹ 86	¹ 71	111	1,087
All other gifts	124	26	¹ 105	¹ 74	21	34	41	56	80	232

¹ Data are likely to have large sampling errors.

² Value is too small to display.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015