

**Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

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) .....	24,365	1,224	802	1,380	1,318	2,461	1,947	1,897	3,374	9,961
Consumer unit characteristics:										
Income before taxes .....	\$77,898	\$2,400	\$8,057	\$12,498	\$17,472	\$24,895	\$34,949	\$44,635	\$59,486	\$143,918
Income after taxes .....	65,921	2,410	8,454	12,799	17,409	24,161	33,466	41,761	53,804	117,499
Age of reference person .....	59.4	59.1	59.6	59.3	59.6	59.7	59.8	59.5	59.4	59.1
Average number in consumer unit:										
People .....	2.2	1.4	1.7	1.5	1.7	1.9	2.0	2.3	2.2	2.6
Children under 18 .....	.2	.1	.2	.1	.1	.2	.2	.2	.2	.2
Adults 65 and older .....	.1	( <sup>1</sup> )	.2	.1	.1	.1	.1	.1	.1	.1
Earners .....	1.4	.3	.5	.4	.6	.8	1.1	1.3	1.5	1.9
Vehicles .....	2.2	1.0	1.3	.9	1.2	1.6	1.8	2.0	2.3	2.8
Percent distribution:										
Reference person:										
Men .....	49	46	46	40	45	44	44	45	48	55
Women .....	51	54	54	60	55	56	56	55	52	45
Housing tenure:										
Homeowner .....	75	47	48	45	48	64	65	73	82	91
With mortgage .....	40	16	19	15	14	24	30	34	45	58
Without mortgage .....	35	31	30	30	35	40	35	39	37	34
Renter .....	25	53	52	55	52	36	35	27	18	9
Race of reference person:										
Black or African-American .....	13	26	19	19	20	14	13	13	13	8
White, Asian, and all other races .....	87	74	81	81	80	86	87	87	87	92
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	9	8	12	13	14	14	12	15	9	6
Not Hispanic or Latino .....	91	92	88	87	86	86	88	85	91	94
Education of reference person:										
Elementary (1-8) .....	3	3	6	6	5	5	5	5	3	1
High school (9-12) .....	34	52	48	48	45	46	39	35	36	21
College .....	63	44	45	45	49	49	55	58	61	78
Never attended and other .....	( <sup>1</sup> )	1	1	1	1	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	90	60	73	64	75	89	91	96	95	98
Average annual expenditures .....	\$60,076	\$23,889	\$28,880	\$23,551	\$25,491	\$34,336	\$38,799	\$43,757	\$51,708	\$93,320
Food .....	7,131	4,349	3,582	3,684	3,626	4,982	4,956	5,399	6,458	10,301
Food at home .....	4,195	3,157	2,449	2,851	2,491	3,521	3,138	3,468	3,841	5,551
Cereals and bakery products .....	522	398	276	372	258	442	417	477	463	684
Cereals and cereal products .....	156	135	70	128	82	122	128	147	137	202
Bakery products .....	366	264	206	244	176	320	289	330	326	481
Meats, poultry, fish, and eggs .....	939	802	655	735	629	788	760	693	852	1,207
Beef .....	260	175	160	205	201	208	225	228	223	333
Pork .....	185	148	132	172	109	186	157	130	191	221
Other meats .....	129	108	66	107	59	104	114	104	114	168
Poultry .....	172	197	111	133	133	139	151	115	139	220
Fish and seafood .....	136	118	150	65	90	99	71	72	127	194
Eggs .....	58	56	35	52	37	52	41	42	58	72
Dairy products .....	426	284	195	295	245	371	328	385	404	554
Fresh milk and cream .....	136	109	69	115	86	126	112	125	138	162
Other dairy products .....	290	175	127	180	160	245	216	259	266	392
Fruits and vegetables .....	788	573	446	449	472	663	553	600	693	1,087
Fresh fruits .....	288	171	164	137	165	238	198	192	269	408
Fresh vegetables .....	258	163	149	152	142	206	177	204	213	367
Processed fruits .....	107	77	53	68	82	82	78	102	103	138
Processed vegetables .....	135	163	80	93	84	136	101	102	107	173
Other food at home .....	1,521	1,098	877	1,000	887	1,256	1,081	1,314	1,431	2,019
Sugar and other sweets .....	164	118	75	103	62	130	113	145	140	230
Fats and oils .....	123	136	80	86	67	98	105	114	110	152
Miscellaneous foods .....	761	534	448	507	456	629	514	690	738	1,003
Nonalcoholic beverages .....	407	299	259	294	280	366	318	323	376	524
Food prepared by consumer unit on out-of-town trips .....	65	<sup>2</sup> 12	<sup>2</sup> 15	<sup>2</sup> 10	<sup>2</sup> 22	32	31	42	66	109

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, 2015-2016 — 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 .....	2,935	1,192	1,133	833	1,135	1,461	1,818	1,931	2,617	4,751
Alcoholic beverages .....	558	203	242	80	109	237	274	366	468	965
Housing .....	18,421	9,376	12,126	9,708	10,486	11,702	13,402	14,553	15,955	26,534
Shelter .....	10,449	5,239	7,646	5,790	6,234	6,445	7,584	8,188	8,562	15,138
Owned dwellings .....	7,032	2,267	3,962	2,052	2,179	3,052	3,882	5,000	5,939	11,554
Mortgage interest and charges .....	2,804	834	889	725	678	1,092	1,485	1,872	2,450	4,748
Property taxes .....	2,413	764	1,102	803	1,008	1,057	1,356	1,603	2,127	3,924
Maintenance, repairs, insurance, other expenses .....	1,815	669	1,971	524	494	903	1,041	1,525	1,361	2,882
Rented dwellings .....	2,448	2,877	3,543	3,591	3,855	3,171	3,393	2,847	2,091	1,643
Other lodging .....	969	95	<sup>2</sup> 141	<sup>2</sup> 148	199	222	308	340	532	1,941
Utilities, fuels, and public services .....	4,214	2,560	2,935	2,514	2,768	3,216	3,560	3,883	4,226	5,380
Natural gas .....	438	317	323	273	247	286	327	379	457	575
Electricity .....	1,556	1,127	1,233	1,101	1,202	1,351	1,413	1,463	1,548	1,843
Fuel oil and other fuels .....	115	<sup>2</sup> 40	<sup>2</sup> 26	<sup>2</sup> 71	86	86	74	125	93	161
Telephone services .....	1,494	718	968	746	839	1,029	1,274	1,363	1,498	2,004
Residential phone service, VOIP, and phone cards .....	396	247	280	253	275	306	353	359	428	487
Cellular phone service .....	1,098	471	688	493	564	723	920	1,005	1,071	1,517
Water and other public services .....	611	358	386	323	394	463	474	553	631	796
Household operations .....	1,016	361	496	437	574	559	542	698	916	1,578
Personal services .....	65	<sup>(1)</sup>	<sup>(3)</sup>	<sup>2</sup> 1	<sup>2</sup> 35	<sup>2</sup> 34	<sup>2</sup> 1	<sup>2</sup> 33	<sup>2</sup> 62	119
Other household expenses .....	950	361	496	436	539	524	541	665	854	1,459
Housekeeping supplies .....	741	445	451	408	383	563	599	534	608	1,058
Laundry and cleaning supplies .....	176	157	156	126	115	133	156	118	149	231
Other household products .....	411	219	226	220	212	297	307	320	328	602
Postage and stationery .....	154	69	<sup>2</sup> 69	62	56	132	136	95	131	224
Household furnishings and equipment .....	2,001	772	598	558	527	920	1,117	1,250	1,643	3,380
Household textiles .....	122	24	59	54	<sup>2</sup> 32	110	85	97	100	185
Furniture .....	483	194	174	91	86	143	250	294	374	853
Floor coverings .....	23	<sup>2</sup> 6	<sup>2</sup> 2	<sup>2</sup> 3	<sup>2</sup> 4	9	<sup>2</sup> 4	16	27	40
Major appliances .....	321	150	101	109	108	189	167	267	308	494
Small appliances, miscellaneous housewares .....	138	54	40	40	54	53	87	70	100	240
Miscellaneous household equipment .....	914	344	221	260	243	416	525	506	735	1,568
Apparel and services .....	1,628	719	744	692	628	1,145	1,175	838	1,507	2,486
Men and boys .....	406	218	157	194	144	276	303	218	367	617
Men, 16 and over .....	349	207	<sup>2</sup> 130	138	<sup>2</sup> 127	237	248	134	317	547
Boys, 2 to 15 .....	56	<sup>2</sup> 11	<sup>2</sup> 27	56	17	39	54	85	51	71
Women and girls .....	623	208	419	261	219	368	354	256	676	977
Women, 16 and over .....	573	191	382	252	214	341	328	215	642	893
Girls, 2 to 15 .....	49	<sup>2</sup> 17	<sup>2</sup> 37	<sup>2</sup> 8	<sup>2</sup> 5	27	25	41	34	84
Children under 2 .....	38	<sup>2</sup> 18	<sup>2</sup> 10	<sup>2</sup> 6	<sup>2</sup> 2	<sup>2</sup> 48	<sup>2</sup> 29	<sup>2</sup> 25	<sup>2</sup> 25	58
Footwear .....	338	<sup>2</sup> 199	<sup>2</sup> 24	<sup>2</sup> 109	<sup>2</sup> 178	293	339	184	299	485
Other apparel products and services .....	223	76	135	122	85	159	151	155	140	350
Transportation .....	9,874	3,765	5,318	4,068	4,174	6,702	6,830	7,938	9,133	14,569
Vehicle purchases (net outlay) .....	3,964	<sup>2</sup> 1,215	<sup>2</sup> 1,124	<sup>2</sup> 1,588	<sup>2</sup> 1,580	2,997	2,587	3,368	2,960	6,056
Cars and trucks, new .....	2,303	<sup>2</sup> 466	<sup>2</sup> 418	<sup>2</sup> 395	<sup>2</sup> 450	1,469	1,611	2,019	1,040	4,013
Cars and trucks, used .....	1,615	723	1,646	1,193	1,114	1,518	976	1,305	1,874	1,968
Other vehicles .....	46	226	<sup>2</sup> 59	<sup>(3)</sup>	<sup>2</sup> 16	<sup>2</sup> 11	<sup>(3)</sup>	<sup>2</sup> 44	<sup>2</sup> 45	76
Gasoline and motor oil .....	2,073	953	995	910	1,139	1,410	1,652	2,036	2,225	2,785
Other vehicle expenses .....	3,147	1,467	2,023	1,395	1,299	2,068	2,320	2,159	3,349	4,498
Vehicle finance charges .....	221	46	137	63	69	131	173	178	249	322
Maintenance and repairs .....	972	382	433	469	470	553	634	788	1,066	1,396
Vehicle insurance .....	1,267	<sup>2</sup> 821	<sup>2</sup> 1,126	<sup>2</sup> 685	<sup>2</sup> 460	1,141	875	<sup>2</sup> 764	1,525	1,655
Vehicle rental, leases, licenses, and other charges .....	687	218	328	178	299	243	638	429	508	1,125
Public and other transportation .....	690	131	176	175	157	226	272	375	600	1,230
Healthcare .....	5,315	2,255	2,507	1,715	2,478	3,203	4,134	4,832	5,172	7,686
Health insurance .....	3,555	1,612	1,741	1,036	1,581	2,237	2,933	3,228	3,502	5,078
Medical services .....	1,025	404	449	352	500	437	670	891	956	1,575
Drugs .....	565	208	227	264	341	462	420	562	587	757
Medical supplies .....	169	<sup>2</sup> 31	91	63	56	67	112	151	126	275
Entertainment .....	3,218	1,083	1,174	1,358	1,306	1,992	2,110	2,084	2,747	5,069
Fees and admissions .....	600	73	99	205	138	173	228	341	330	1,142
Audio and visual equipment and services .....	1,143	611	674	678	848	970	948	1,004	1,123	1,466

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, 2015-2016 — 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 .....	894	279	313	452	251	640	553	588	880	1,366
Pets .....	774	254	265	439	222	494	416	419	776	1,219
Toys, hobbies, and playground equipment .....	120	<sup>2</sup> 25	<sup>2</sup> 49	<sup>2</sup> 14	<sup>2</sup> 29	146	137	<sup>2</sup> 169	104	146
Other entertainment supplies, equipment, and services .....	580	<sup>2</sup> 120	<sup>2</sup> 87	<sup>2</sup> 23	<sup>2</sup> 69	209	381	151	413	1,095
Personal care products and services .....	728	259	430	218	253	423	411	454	681	1,158
Reading .....	118	50	<sup>2</sup> 47	<sup>2</sup> 21	<sup>2</sup> 36	72	110	86	98	181
Education .....	1,126	145	<sup>2</sup> 39	<sup>2</sup> 136	<sup>2</sup> 368	267	216	230	801	2,243
Tobacco products and smoking supplies .....	410	429	400	459	417	462	504	419	407	370
Miscellaneous .....	990	296	650	523	307	578	742	1,653	1,076	1,253
Cash contributions .....	2,544	305	1,318	379	676	676	1,274	1,150	1,364	4,839
Personal insurance and pensions .....	8,016	653	304	509	626	1,897	2,661	3,755	5,842	15,666
Life and other personal insurance .....	480	97	102	108	92	141	237	248	325	889
Pensions and Social Security .....	7,536	556	203	402	534	1,756	2,424	3,507	5,517	14,777
Sources of income and personal taxes:										
Money income before taxes .....	\$77,898	\$2,400	\$8,057	\$12,498	\$17,472	\$24,895	\$34,949	\$44,635	\$59,486	\$143,918
Wages and salaries .....	60,266	454	2,116	3,067	5,910	12,162	21,424	30,948	45,924	117,337
Self-employment income .....	6,088	<sup>2</sup> -553	<sup>2</sup> 184	<sup>2</sup> 355	<sup>2</sup> 330	891	2,015	2,957	2,726	12,752
Social Security, private and government retirement .....	7,886	468	2,989	6,508	9,212	10,115	9,400	8,633	8,216	8,106
Interest, dividends, rental income, other property income .....	2,234	560	187	125	246	243	568	954	1,265	4,550
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	658	1,123	1,989	2,135	1,209	1,122	709	452	362	230
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	494	<sup>2</sup> 48	<sup>2</sup> 221	<sup>2</sup> 167	<sup>2</sup> 372	263	545	547	676	608
Other income .....	271	300	<sup>2</sup> 371	<sup>2</sup> 143	<sup>2</sup> 193	<sup>2</sup> 100	<sup>2</sup> 289	<sup>2</sup> 145	316	335
Personal taxes (contains some imputed values) .....	11,977	-10	-397	-301	62	734	1,483	2,874	5,682	26,419
Federal income taxes .....	9,433	55	-318	-322	-113	156	1,005	1,895	4,277	21,108
State and local income taxes .....	2,407	-71	-98	-60	-55	121	382	790	1,318	5,218
Other taxes .....	136	<sup>2</sup> 6	<sup>2</sup> 18	<sup>2</sup> 82	<sup>2</sup> 230	<sup>2</sup> 457	<sup>2</sup> 96	<sup>2</sup> 189	86	93
Income after taxes .....	65,921	2,410	8,454	12,799	17,409	24,161	33,466	41,761	53,804	117,499
Addenda:										
Net change in total assets and liabilities .....	\$11,675	\$697	-\$371	\$7,636	-\$1,197	-\$1,534	\$3,045	-\$3,636	\$6,378	\$25,919
Net change in total assets .....	16,801	2,965	-351	9,806	-70	1,048	4,794	3,133	8,782	34,644
Net change in total liabilities .....	5,126	2,268	19	2,170	1,127	2,582	1,750	6,769	2,404	8,725
Other financial information:										
Other money receipts .....	1,577	<sup>2</sup> 389	<sup>2</sup> 18	<sup>2</sup> 149	<sup>2</sup> 822	<sup>2</sup> 2,061	<sup>2</sup> 1,417	<sup>2</sup> 1,780	1,313	2,108
Mortgage principal paid on owned property .....	-2,326	-549	-675	-505	-636	-824	-936	-1,720	-1,788	-4,094
Estimated market value of owned home .....	204,113	71,682	104,561	66,866	72,989	96,289	122,231	137,137	170,414	331,587
Estimated monthly rental value of owned home .....	1,141	468	534	456	520	619	764	895	1,053	1,729
Gifts of goods and services, total .....	1,692	253	245	311	194	992	751	786	1,038	3,123
Food .....	124	<sup>(3)</sup>	<sup>2</sup> 7	<sup>2</sup> 11	<sup>2</sup> 3	47	55	99	89	230
Alcoholic beverages .....	20	<sup>(3)</sup>	<sup>2</sup> 1	<sup>(3)</sup>	<sup>(1)</sup>	29	<sup>2</sup> 22	<sup>2</sup> 14	20	28
Housing .....	374	104	244	111	70	120	216	199	236	683
Housekeeping supplies .....	38	<sup>2</sup> 7	<sup>2</sup> 8	<sup>2</sup> 8	<sup>2</sup> 2	26	28	<sup>2</sup> 16	32	63
Household textiles .....	14	<sup>(3)</sup>	<sup>(3)</sup>	<sup>(1)</sup>	<sup>(3)</sup>	<sup>2</sup> 2	<sup>2</sup> 11	<sup>2</sup> 6	<sup>2</sup> 20	24
Appliances and miscellaneous housewares .....	44	<sup>2</sup> 1	<sup>(1)</sup>	<sup>2</sup> 15	<sup>2</sup> 6	<sup>2</sup> 17	<sup>2</sup> 17	<sup>2</sup> 48	<sup>2</sup> 19	81
Major appliances .....	15	<sup>(3)</sup>	<sup>(3)</sup>	<sup>2</sup> 13	<sup>2</sup> 2	<sup>2</sup> 14	<sup>2</sup> 3	<sup>2</sup> 20	<sup>2</sup> 9	25
Small appliances and miscellaneous housewares .....	28	<sup>2</sup> 1	<sup>(1)</sup>	<sup>2</sup> 2	<sup>2</sup> 5	<sup>2</sup> 3	<sup>2</sup> 14	<sup>2</sup> 29	<sup>2</sup> 10	56
Miscellaneous household equipment .....	68	<sup>2</sup> 7	<sup>2</sup> 7	<sup>2</sup> 14	<sup>2</sup> 19	17	54	45	43	121

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, 2015-2016 — 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 .....	211	89	229	73	242	58	106	85	121	395
Apparel and services .....	241	276	2102	275	66	199	200	124	224	364
Males, 2 and over .....	74	215	267	234	228	56	55	35	71	112
Females, 2 and over .....	73	220	232	221	24	30	53	36	113	107
Children under 2 .....	33	216	24	24	22	235	229	225	218	52
Other apparel products and services .....	61	225	(3)	216	231	278	263	227	223	94
Jewelry and watches .....	19	25	(3)	(1)	25	241	23	29	23	32
All other apparel products and services ...	42	220	(3)	216	227	237	259	218	220	62
Transportation .....	184	35	4	28	17	225	62	19	134	326
Healthcare .....	42	(1)	25	218	27	24	210	233	214	86
Entertainment .....	130	211	248	225	215	124	2102	98	97	204
Toys, games, arts and crafts, and tricycles	49	22	243	25	26	283	273	243	239	57
Other entertainment .....	81	210	25	221	29	41	28	54	58	146
Personal care products and services .....	16	22	25	21	(3)	214	26	23	11	30
Reading .....	7	(1)	223	(1)	22	27	210	22	22	9
Education .....	434	25	(3)	28	25	2114	236	297	105	970
All other gifts .....	120	18	26	256	11	111	31	96	107	194

<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, September, 2017