

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

Item	Complete reporting of income									
	Total complete reporting	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)	15,878	496	959	973	983	1,879	1,734	1,622	2,486	4,746
Consumer unit characteristics:										
Income before taxes ¹	\$60,312	\$1,525	\$8,012	\$12,537	\$17,379	\$24,745	\$34,623	\$44,565	\$58,689	\$125,407
Income after taxes ¹	57,438	1,496	7,940	12,543	17,316	24,390	33,576	43,149	56,333	118,063
Age of reference person	59.1	59.4	59.9	59.9	59.7	59.7	59.3	59.2	58.8	58.5
Average number in consumer unit:										
Persons	2.1	1.5	1.4	1.7	1.8	1.9	2.0	2.1	2.3	2.5
Children under 182	² .1	² .1	.2	.2	.2	.2	.2	.2	.2
Persons 65 and over1	(³)	² .1	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.5	.3	.5	.8	1.0	1.2	1.4	1.5	1.9
Vehicles	2.2	1.3	1.0	1.5	1.5	1.8	2.2	2.2	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male	51	40	40	35	42	39	47	51	57	63
Female	49	60	60	65	58	61	53	49	43	37
Housing tenure:										
Homeowner	82	56	47	64	65	78	83	85	90	95
With mortgage	45	22	15	22	25	33	40	48	55	62
Without mortgage	37	34	32	41	40	45	42	37	35	33
Renter	18	44	53	36	35	22	17	15	10	5
Race of reference person:										
Black or African-American	10	20	25	18	13	15	9	9	8	5
White, Asian, and All Other Races	90	80	75	82	87	85	91	91	92	95
Education of reference person:										
Elementary (1-8)	6	15	26	12	12	10	6	5	1	1
High school (9-12)	36	51	40	48	47	50	48	38	35	19
College	57	32	32	39	40	40	46	57	64	80
Never attended and other	(⁴)	3	1	1	1	(⁴)	(⁴)	(⁵)	(⁴)	(⁵)
At least one vehicle owned or leased	92	68	61	83	86	90	96	95	97	98
Average annual expenditures	\$46,869	\$20,703	\$16,172	\$22,832	\$23,083	\$30,266	\$34,211	\$38,298	\$47,573	\$79,616
Food	5,848	3,015	2,528	3,364	3,467	4,667	4,902	5,181	6,019	8,838
Food at home	3,404	2,047	1,730	2,291	2,262	2,969	3,140	3,140	3,797	4,528
Cereals and bakery products	441	321	265	307	288	395	429	414	493	555
Cereals and cereal products	141	103	97	103	96	136	132	142	150	173
Bakery products	300	218	168	204	192	259	297	271	343	382
Meats, poultry, fish, and eggs	914	428	457	609	580	844	847	886	1,125	1,143
Beef	278	96	120	168	161	248	228	219	455	336
Pork	201	93	114	146	144	206	198	221	215	237
Other meats	104	68	67	79	57	74	105	97	106	145
Poultry	152	77	81	115	100	158	137	158	179	180
Fish and seafood	136	68	46	66	91	117	129	150	129	195
Eggs	42	25	30	36	28	41	50	41	42	49
Dairy products	361	207	192	247	239	342	341	313	382	481
Fresh milk and cream	131	75	89	115	97	145	135	128	128	151
Other dairy products	230	133	102	132	142	197	206	186	255	330
Fruits and vegetables	601	387	284	407	436	494	540	568	636	825
Fresh fruits	198	128	79	132	140	161	174	213	196	276
Fresh vegetables	200	130	102	120	155	156	183	162	215	285
Processed fruits	113	76	55	102	72	99	102	88	117	156
Processed vegetables	90	52	49	54	69	78	81	105	109	107

See footnotes at end of table.

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Other food at home	\$1,088	\$704	\$532	\$721	\$719	\$894	\$982	\$959	\$1,160	\$1,525
Sugar and other sweets	133	62	76	80	81	127	131	131	113	187
Fats and oils	96	71	63	73	74	93	96	96	93	117
Miscellaneous foods	497	301	214	331	335	391	432	412	530	727
Nonalcoholic beverages	303	239	158	219	218	255	283	269	361	383
Food prepared by consumer unit on out-of-town trips	60	232	222	218	211	28	40	52	62	110
Food away from home	2,444	968	797	1,074	1,205	1,698	1,762	2,041	2,222	4,310
Alcoholic beverages	445	226	149	290	150	252	229	298	429	852
Housing	14,121	8,512	6,479	8,734	8,393	9,582	10,387	11,396	14,100	22,676
Shelter	7,752	4,870	3,688	4,818	4,713	5,114	5,467	6,240	7,878	12,437
Owned dwellings	5,869	2,864	1,598	2,645	2,547	3,386	3,967	4,615	6,358	10,246
Mortgage interest and charges	2,770	1,015	753	1,134	994	1,410	1,820	2,310	3,249	4,855
Property taxes	1,740	729	573	868	748	1,034	1,201	1,372	1,741	3,068
Maintenance, repairs, insurance, other expenses	1,359	1,119	272	643	805	942	946	933	1,368	2,324
Rented dwellings	1,192	1,885	1,977	2,018	1,912	1,483	1,225	1,270	965	608
Other lodging	691	2121	2113	155	254	245	275	355	554	1,583
Utilities, fuels, and public services	3,168	2,010	1,904	2,379	2,369	2,553	2,867	2,983	3,354	4,191
Natural gas	460	280	237	311	347	339	435	417	477	642
Electricity	1,162	773	746	968	918	1,003	1,064	1,113	1,217	1,462
Fuel oil and other fuels	157	277	104	126	128	104	177	142	175	198
Telephone services	1,017	667	634	716	731	801	866	951	1,061	1,391
Water and other public services	373	213	183	258	246	307	324	360	424	499
Household operations	639	444	124	226	193	289	310	458	503	1,332
Personal services	59	2181	(4)	27	210	23	25	247	59	123
Other household expenses	580	263	124	219	183	286	305	411	444	1,209
Housekeeping supplies	667	325	284	404	489	578	539	571	612	1,025
Laundry and cleaning supplies	158	120	67	133	97	170	151	125	135	219
Other household products	326	169	129	195	289	254	251	284	283	516
Postage and stationery	183	36	88	75	102	154	138	162	194	290
Household furnishings and equipment	1,894	863	480	906	629	1,047	1,205	1,143	1,754	3,691
Household textiles	182	234	83	70	31	170	132	119	120	353
Furniture	490	168	147	324	151	237	256	229	499	969
Floor coverings	81	261	24	212	214	17	24	44	77	188
Major appliances	231	245	58	102	101	113	196	168	218	428
Small appliances, miscellaneous housewares	130	164	23	58	53	91	89	123	84	241
Miscellaneous household equipment	779	391	165	340	278	419	508	459	756	1,514
Apparel and services	1,797	654	512	838	939	890	1,106	1,543	1,614	3,387
Men and boys	337	173	112	125	118	139	178	296	321	660
Men, 16 and over	287	146	73	92	94	104	147	261	257	586
Boys, 2 to 15	50	227	39	33	24	35	31	35	64	75
Women and girls	769	256	183	395	505	354	501	644	735	1,420
Women, 16 and over	723	254	176	382	481	324	458	610	687	1,339
Girls, 2 to 15	46	22	27	13	24	30	43	33	48	82
Children under 2	52	223	229	228	25	43	42	34	54	84
Footwear	309	287	294	141	2178	225	201	366	302	501
Other apparel products and services	329	115	95	150	113	129	184	203	202	721
Transportation	8,665	2,946	2,876	4,167	4,406	5,644	7,112	7,773	8,724	14,280
Vehicle purchases (net outlay)	4,004	2856	21,355	2,022	1,807	2,520	3,341	3,675	3,742	6,808
Cars and trucks, new	2,544	2558	2757	2829	2692	1,312	1,503	2,105	2,143	5,077
Cars and trucks, used	1,417	2298	598	1,193	1,106	1,205	1,839	1,463	1,564	1,648
Other vehicles	42	(5)	21	(5)	210	23	(5)	2106	235	283
Gasoline and motor oil	1,563	735	588	892	961	1,163	1,476	1,498	1,771	2,213

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, 2003-2004 — Continued

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Other vehicle expenses	\$2,536	\$1,200	\$818	\$1,113	\$1,441	\$1,696	\$2,032	\$2,245	\$2,700	\$4,077
Vehicle finance charges	338	141	89	152	131	213	337	336	404	506
Maintenance and repairs	757	401	200	342	540	496	554	630	835	1,219
Vehicle insurance	964	504	361	503	601	715	893	927	990	1,427
Vehicle rental, leases, licenses, other charges	478	154	168	117	168	272	248	352	472	926
Public transportation	561	155	115	139	198	265	263	355	512	1,182
Health care	3,198	2,053	1,512	1,934	2,119	2,551	3,257	3,396	3,547	4,131
Health insurance	1,556	904	783	973	1,013	1,324	1,533	1,698	1,660	2,008
Medical services	835	757	234	348	498	515	851	855	1,007	1,158
Drugs	659	310	430	521	550	586	737	734	703	747
Medical supplies	149	81	64	91	58	126	137	109	177	218
Entertainment	2,686	782	709	1,266	941	2,550	1,585	1,513	3,047	4,610
Fees and admissions	616	122	97	158	178	196	289	322	572	1,367
Television, radios, sound equipment	779	508	434	506	431	567	724	723	857	1,089
Pets, toys, hobbies, and playground equipment	423	122	123	235	272	249	351	279	419	733
Other entertainment supplies, equipment, and services	868	30	54	366	60	1,539	222	189	1,199	1,420
Personal care products and services	607	277	198	335	281	431	398	586	609	1,008
Reading	174	66	64	63	77	94	121	164	171	308
Education	755	² 318	² 24	² 79	95	202	178	258	428	1,996
Tobacco products and smoking supplies	326	221	307	315	335	369	339	371	383	275
Miscellaneous	792	541	283	328	379	580	651	762	853	1,220
Cash contributions	1,710	827	225	504	525	690	777	1,087	1,619	3,600
Personal insurance and pensions	5,746	265	307	614	976	1,764	3,169	3,971	6,030	12,435
Life and other personal insurance	601	176	141	272	208	312	378	440	641	1,118
Pensions and Social Security	5,145	89	166	342	768	1,452	2,791	3,531	5,389	11,317
Sources of income and personal taxes: ¹										
Money income before taxes	60,312	1,525	8,012	12,537	17,379	24,745	34,623	44,565	58,689	125,407
Wages and salaries	45,599	779	1,494	3,584	8,170	14,030	24,170	32,171	45,379	100,592
Self-employment income	3,418	² -633	² 34	² 81	² 294	974	738	1,930	2,280	8,908
Social Security, private and government retirement	8,364	938	4,152	6,957	7,331	8,171	7,920	8,834	8,833	10,328
Interest, dividends, rental income, other property income	1,872	-234	142	196	484	666	892	932	1,161	4,602
Unemployment and workers' compensation, veterans' benefits	297	² 87	² 111	² 249	² 351	290	332	374	306	313
Public assistance, supplemental security income, food stamps	357	427	1,736	1,252	521	305	360	² 127	166	52
Regular contributions for support	256	² 70	² 101	² 114	² 138	² 230	² 181	² 129	391	372
Other income	148	² 90	² 242	² 104	² 90	² 79	² 30	² 68	173	239
Personal taxes	2,874	29	72	-6	63	355	1,047	1,416	2,356	7,344
Federal income taxes	2,066	-80	31	-46	-54	105	591	923	1,626	5,510
State and local income taxes	544	-25	2	-21	33	113	192	272	481	1,360
Other taxes	264	135	39	60	85	138	265	221	249	474
Income after taxes	57,438	1,496	7,940	12,543	17,316	24,390	33,576	43,149	56,333	118,063

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, 2003-2004 — Continued

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	Total complete reporting	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
Addenda:										
Net change in total assets and liabilities	-\$6,651	\$159	-\$3,524	-\$3,035	\$139	-\$1,130	-\$6,419	-\$5,874	-\$4,451	-\$13,829
Net change in total assets	7,230	3,397	-1,642	-1,185	1,214	7,598	3,661	4,544	7,911	14,114
Net change in total liabilities	13,880	3,238	1,883	1,851	1,075	8,728	10,080	10,418	12,362	27,942
Other financial information:										
Other money receipts	1,608	2390	2855	23,074	2154	681	1,384	413	1,097	3,013
Mortgage principal paid on owned property ...	-2,239	-1,052	-545	-568	-519	-783	-1,135	-1,837	-2,014	-4,640
Estimated market value of owned home	170,763	79,390	53,150	84,306	78,689	102,943	118,722	133,207	165,704	302,219
Estimated monthly rental value of owned home	957	523	355	500	523	653	751	847	1,021	1,507
Gifts of goods and services	1,644	768	266	566	438	656	1,096	1,161	1,328	3,424
Food	146	210	211	242	23	116	83	54	123	320
Alcoholic beverages	20	211	211	221	212	16	28	217	26	28
Housing	350	195	70	152	45	171	189	258	274	733
Housekeeping supplies	58	21	220	26	213	41	46	53	61	99
Household textiles	27	22	23	22	(4)	210	229	24	17	63
Appliances and miscellaneous housewares	47	26	(4)	223	27	225	220	17	19	118
Major appliances	19	26	(5)	210	21	(5)	(4)	24	4	58
Small appliances and miscellaneous housewares	28	(4)	(4)	213	26	225	220	213	15	60
Miscellaneous household equipment	85	251	27	52	17	44	53	75	104	149
Other housing	134	2135	240	249	27	51	40	109	74	304
Apparel and services	355	97	101	200	222	145	277	491	325	580
Males, 2 and over	90	245	32	32	42	50	54	128	94	145
Females, 2 and over	135	215	254	125	78	38	109	193	125	215
Children under 2	45	223	27	27	25	29	32	30	52	78
Other apparel products and services	84	214	29	215	278	28	82	140	53	141
Jewelry and watches	39	214	23	25	22	26	36	21	15	97
All other apparel products and services	45	(5)	26	210	276	222	47	2119	238	44
Transportation	55	26	213	25	26	14	79	37	56	103
Health care	43	2144	23	242	227	221	242	221	78	43
Entertainment	122	241	216	68	45	66	117	95	104	222
Toys, games, arts and crafts, and tricycles ..	48	223	29	229	232	31	40	37	57	74
Other entertainment	74	218	28	238	214	35	77	59	47	148
Personal care products and services	23	(5)	219	26	226	19	16	22	25	32
Reading	2	21	(4)	21	21	(4)	21	4	2	5
Education	369	2175	21	26	214	16	81	86	109	1,089
All other gifts	158	88	19	25	37	71	203	75	206	268

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

² Data are likely to have large sampling errors.

³ Value less than 0.05.

⁴ Value less than 0.5.

⁵ No data reported.