

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

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)	17,785	576	1,041	1,096	1,021	2,035	1,884	1,868	2,733	5,531
Consumer unit characteristics:										
Income before taxes	\$62,736	\$1,537	\$7,983	\$12,653	\$17,441	\$24,750	\$34,598	\$44,703	\$59,105	\$129,155
Income after taxes	59,690	1,036	7,942	12,626	17,409	24,311	33,749	43,309	56,699	121,538
Age of reference person	59.2	59.5	59.8	59.8	59.6	59.9	59.4	59.5	58.9	58.6
Average number in consumer unit:										
Persons	2.1	1.5	1.3	1.7	1.8	1.8	1.9	2.1	2.2	2.5
Children under 182	1.1	1.1	.2	.2	.1	.1	.2	.2	.2
Persons 65 and over1	1.1	1.1	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.3	.2	.4	.6	.9	1.2	1.3	1.5	1.9
Vehicles	2.2	1.3	.9	1.4	1.6	1.9	2.1	2.1	2.5	2.9
Percent distribution:										
Sex of reference person:										
Male	50	43	37	36	40	38	46	47	54	61
Female	50	57	63	64	60	62	54	53	46	39
Housing tenure:										
Homeowner	82	60	44	64	68	78	83	86	89	96
With mortgage	46	22	12	21	27	32	41	46	54	65
Without mortgage	37	38	31	43	41	46	42	40	34	30
Renter	18	40	56	36	32	22	17	14	11	4
Race of reference person:										
Black or African-American	10	17	22	18	12	14	11	9	7	7
White, Asian, and all other races	90	83	78	82	88	86	89	91	93	93
Hispanic or Latino origin of reference person:										
Hispanic or Latino	7	12	13	9	12	7	8	9	5	4
Not Hispanic or Latino	93	88	87	91	88	93	92	91	95	96
Education of reference person:										
Elementary (1-8)	5	10	25	13	10	6	5	3	1	1
High school (9-12)	35	46	45	48	49	49	47	43	31	18
College	59	43	29	38	40	44	48	54	67	81
Never attended and other	(²)	1	1	(²)	1	(²)	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	91	70	57	77	84	92	96	95	98	98
Average annual expenditures	\$48,544	\$23,003	\$15,951	\$22,130	\$23,397	\$29,838	\$34,258	\$39,634	\$48,865	\$81,501
Food	6,051	3,314	2,467	3,182	3,115	4,223	4,499	5,417	6,297	9,239
Food at home	3,431	2,012	1,798	2,008	2,073	2,741	2,881	3,161	3,746	4,703
Cereals and bakery products	451	291	264	273	262	363	395	424	511	593
Cereals and cereal products	138	85	91	88	77	109	125	121	151	184
Bakery products	313	207	173	186	185	255	270	302	359	409
Meats, poultry, fish, and eggs	860	466	454	500	514	779	751	789	933	1,144
Beef	254	128	118	168	147	214	227	208	278	348
Pork	185	88	114	85	130	193	175	191	219	215
Other meats	105	78	68	68	50	81	81	92	109	149
Poultry	145	82	79	100	77	147	122	152	161	179
Fish and seafood	131	57	45	44	85	107	100	109	124	206
Eggs	41	33	30	34	25	37	45	38	42	47
Dairy products	374	234	205	245	226	296	312	346	410	506
Fresh milk and cream	138	104	95	118	91	132	133	136	135	165
Other dairy products	237	130	109	127	135	164	179	210	275	342
Fruits and vegetables	607	389	281	365	388	455	489	565	634	860
Fresh fruits	205	152	70	101	132	161	163	204	203	296
Fresh vegetables	207	133	101	131	136	134	163	177	215	305
Processed fruits	106	54	57	70	67	86	90	99	103	148
Processed vegetables	89	49	52	63	54	74	72	86	112	110

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, 2004-2005 — 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	\$1,138	\$632	\$594	\$626	\$683	\$848	\$935	\$1,038	\$1,259	\$1,600
Sugar and other sweets	133	68	97	68	78	111	105	133	150	177
Fats and oils	96	55	62	71	71	88	94	94	93	118
Miscellaneous foods	540	304	245	264	313	390	412	483	594	790
Nonalcoholic beverages	306	185	175	199	202	230	275	270	358	401
Food prepared by consumer unit on out-of-town trips	64	119	115	24	119	29	49	58	63	114
Food away from home	2,620	1,302	669	1,174	1,042	1,482	1,618	2,256	2,551	4,537
Alcoholic beverages	455	297	72	260	118	234	243	256	410	878
Housing	15,113	8,953	6,573	8,963	8,799	9,777	11,404	12,145	14,900	24,037
Shelter	8,337	5,474	3,812	4,753	4,657	5,252	6,403	6,643	8,226	13,298
Owned dwellings	6,364	3,240	1,532	2,640	2,617	3,471	4,727	4,932	6,416	11,107
Mortgage interest and charges	2,988	1,259	650	1,010	1,094	1,523	2,018	2,430	3,032	5,385
Property taxes	1,823	1,113	567	841	796	1,085	1,350	1,485	1,825	3,064
Maintenance, repairs, insurance, other expenses	1,553	868	314	790	727	864	1,359	1,018	1,560	2,658
Rented dwellings	1,223	1,790	2,188	1,950	1,802	1,508	1,357	1,315	1,234	543
Other lodging	751	444	192	163	238	273	319	396	576	1,647
Utilities, fuels, and public services	3,332	2,199	1,846	2,510	2,573	2,714	3,005	3,127	3,456	4,381
Natural gas	499	338	228	362	363	378	470	458	467	702
Electricity	1,218	860	703	1,018	1,019	1,037	1,105	1,169	1,253	1,533
Fuel oil and other fuels	169	100	96	119	136	148	197	158	186	200
Telephone services	1,062	696	637	762	787	835	880	968	1,129	1,434
Water and other public services	385	206	182	249	267	317	353	374	421	512
Household operations	668	332	174	266	220	271	374	500	545	1,323
Personal services	57	177	11	130	14	112	110	191	135	113
Other household expenses	611	255	173	235	216	259	365	409	510	1,210
Housekeeping supplies	696	307	312	339	481	515	523	600	777	1,017
Laundry and cleaning supplies	154	83	81	92	70	157	138	140	157	205
Other household products	351	177	151	169	295	198	267	290	413	517
Postage and stationery	192	47	80	79	115	161	118	170	207	295
Household furnishings and equipment	2,079	640	428	1,094	869	1,025	1,098	1,275	1,896	4,019
Household textiles	179	15	73	71	78	121	134	111	209	295
Furniture	511	184	89	367	327	221	215	282	379	1,037
Floor coverings	85	139	14	116	175	44	41	64	56	171
Major appliances	269	173	55	183	82	157	197	245	256	461
Small appliances, miscellaneous housewares	136	36	40	40	61	84	62	104	120	256
Miscellaneous household equipment	900	292	168	417	245	398	449	469	876	1,799
Apparel and services	1,823	962	639	702	786	697	1,151	1,469	1,600	3,373
Men and boys	367	374	100	172	174	143	208	365	323	644
Men, 16 and over	322	348	70	157	159	99	175	326	270	579
Boys, 2 to 15	45	126	130	15	15	43	33	40	53	65
Women and girls	751	247	276	270	292	256	471	521	723	1,418
Women, 16 and over	696	230	273	247	277	232	426	487	675	1,314
Girls, 2 to 15	54	117	13	24	15	24	45	33	49	104
Children under 2	53	127	137	112	17	30	36	41	45	94
Footwear	325	120	135	199	159	135	254	363	325	522
Other apparel products and services	328	194	90	149	143	134	183	178	184	696
Transportation	8,700	3,661	2,544	3,458	4,541	5,833	6,309	7,714	8,974	14,255
Vehicle purchases (net outlay)	3,717	1,278	1,045	1,116	1,770	2,601	2,303	3,490	3,694	6,329
Cars and trucks, new	2,355	1,180	1,990	1,569	1,978	1,556	1,099	1,635	1,841	4,562
Cars and trucks, used	1,292	199	155	547	792	1,042	1,193	1,739	1,736	1,644
Other vehicles	70	(3)	(3)	(3)	(3)	13	11	116	117	123
Gasoline and motor oil	1,888	946	661	1,104	1,187	1,432	1,715	1,776	2,107	2,659

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, 2004-2005 — 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	\$2,522	\$1,192	\$743	\$1,101	\$1,434	\$1,602	\$2,005	\$2,141	\$2,691	\$4,037
Vehicle finance charges	313	91	60	104	136	204	291	311	376	474
Maintenance and repairs	738	355	220	376	537	472	496	598	849	1,155
Vehicle insurance	959	553	359	496	562	730	828	894	994	1,415
Vehicle rental, leases, licenses, and other charges	512	193	103	125	200	197	390	338	471	993
Public transportation	573	246	96	137	150	198	285	307	483	1,230
Healthcare	3,352	2,256	1,483	1,973	2,197	2,645	3,065	3,665	3,645	4,406
Health insurance	1,580	1,182	659	982	1,100	1,312	1,340	1,665	1,727	2,081
Medical services	943	701	432	403	435	618	871	1,108	1,033	1,308
Drugs	682	300	313	521	585	617	746	767	699	800
Medical supplies	147	173	79	67	77	97	108	124	185	217
Entertainment	2,627	1,156	695	1,275	996	2,406	1,673	1,678	2,864	4,310
Fees and admissions	631	328	124	157	168	205	337	333	574	1,322
Audio and visual equipment and services	838	482	406	527	491	622	793	774	887	1,173
Pets, toys, hobbies, and playground equipment	479	246	119	246	262	229	413	401	426	814
Other entertainment supplies, equipment, and services	680	100	46	344	76	1,349	129	169	977	1,001
Personal care products and services	590	286	171	297	277	380	356	534	563	996
Reading	172	72	65	59	68	87	118	146	179	299
Education	727	1,200	139	106	157	244	142	233	416	1,855
Tobacco products and smoking supplies	318	233	305	308	352	308	418	351	340	273
Miscellaneous	905	451	208	405	533	501	589	784	887	1,555
Cash contributions	1,864	826	352	568	621	815	1,054	1,282	1,893	3,588
Personal insurance and pensions	5,845	336	340	576	938	1,688	3,236	3,961	5,897	12,435
Life and other personal insurance	577	131	141	242	233	251	349	430	575	1,083
Pensions and Social Security	5,268	205	200	333	705	1,437	2,886	3,530	5,322	11,352
Sources of income and personal taxes:										
Money income before taxes	62,736	1,537	7,983	12,653	17,441	24,750	34,598	44,703	59,105	129,155
Wages and salaries	46,071	1,219	1,184	3,203	7,148	13,564	22,949	31,355	44,819	100,301
Self-employment income	4,253	1,336	136	1,203	1,242	939	1,125	1,594	2,774	11,086
Social Security, private and government retirement	9,295	1,028	4,129	6,933	8,646	8,815	9,045	10,082	9,456	11,633
Interest, dividends, rental income, other property income	2,143	-45	246	379	233	643	686	1,109	1,188	5,300
Unemployment and workers' compensation, veterans' benefits	267	1103	1115	1227	1250	315	249	299	373	248
Public assistance, supplemental security income, food stamps	371	426	1,995	1,322	619	264	377	112	109	79
Regular contributions for support	204	151	156	1181	1113	1178	1146	1123	245	307
Other income	132	191	1222	1206	1191	132	121	127	141	200
Personal taxes	3,047	501	41	27	32	439	849	1,393	2,406	7,616
Federal income taxes	2,187	218	-10	-19	-70	216	512	907	1,683	5,635
State and local income taxes	610	12	-11	2	20	83	171	257	477	1,546
Other taxes	251	280	62	45	82	140	166	229	246	435
Income after taxes	59,690	1,036	7,942	12,626	17,409	24,311	33,749	43,309	56,699	121,538

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, 2004-2005 — 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
Addenda:										
Net change in total assets and liabilities	- \$4,829	\$1,629	-\$2,407	-\$5,171	-\$780	-\$702	-\$2,199	-\$11,803	-\$8,025	-\$5,117
Net change in total assets	9,139	2,129	-1,387	3,042	-160	3,241	2,687	8,330	7,337	20,308
Net change in total liabilities	13,969	500	1,019	8,214	620	3,943	4,887	20,133	15,362	25,425
Other financial information:										
Other money receipts	1,317	1120	1773	1123	145	371	489	326	982	3,144
Mortgage principal paid on owned property	-2,617	-821	-941	-558	-596	-1,030	-1,426	-1,758	-2,259	-5,357
Estimated market value of owned home	201,854	105,526	59,171	88,709	85,160	116,554	143,651	149,128	182,948	361,076
Estimated monthly rental value of owned home	1,010	586	365	521	547	678	785	858	1,031	1,597
Gifts of goods and services	1,612	619	288	451	466	581	824	1,139	1,304	3,340
Food	156	114	126	1142	116	98	37	103	101	326
Alcoholic beverages	13	19	14	12	11	110	13	16	35	13
Housing	368	183	126	81	120	167	184	213	388	710
Housekeeping supplies	57	17	119	122	157	69	33	41	68	77
Household textiles	26	13	17	11	13	9	35	117	15	50
Appliances and miscellaneous housewares	44	110	14	14	121	114	112	10	29	107
Major appliances	18	110	(2)	14	11	11	15	11	13	46
Small appliances and miscellaneous housewares	26	(2)	14	11	120	113	17	19	16	61
Miscellaneous household equipment	91	155	37	17	22	44	50	51	155	144
Other housing	151	1109	58	136	117	31	54	95	121	331
Apparel and services	332	120	62	60	209	138	205	393	284	585
Males, 2 and over	80	135	113	123	39	51	48	103	83	126
Females, 2 and over	116	119	122	117	83	42	75	155	103	197
Children under 2	46	127	116	12	17	25	26	32	44	85
Other apparel products and services	90	139	112	19	169	20	56	103	54	177
Jewelry and watches	46	115	15	19	16	17	112	117	14	122
All other apparel products and services ...	44	124	17	(2)	162	113	44	187	140	55
Transportation	62	7	11	12	12	15	70	56	24	138
Health care	31	11	113	142	111	125	123	130	35	42
Entertainment	122	177	119	50	52	59	72	122	118	213
Toys, games, arts and crafts, and tricycles	48	123	111	21	47	35	33	45	52	74
Other entertainment	73	154	18	130	14	24	39	78	66	140
Personal care products and services	18	(3)	119	12	121	13	8	15	22	28
Reading	2	(2)	(2)	(2)	11	(2)	11	2	2	3
Education	349	1147	18	127	13	18	56	186	145	974
All other gifts	159	60	11	41	30	39	164	103	150	308

¹ Data are likely to have large sampling errors.

² Value less than or equal to 0.5.

³ No data reported.

n.a. Not applicable.