

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	19,644	581	844	1,020	989	2,138	1,929	1,860	3,142	7,142
Consumer unit characteristics:										
Income before taxes	\$71,353	-\$6,631	\$8,210	\$12,620	\$17,306	\$25,080	\$34,574	\$44,892	\$59,399	\$136,968
Income after taxes	68,492	-6,248	8,263	12,703	17,048	25,094	34,272	43,848	57,592	130,228
Age of reference person	59.3	59.1	59.4	59.8	59.8	59.5	59.4	59.2	59.3	59.0
Average number in consumer unit:										
Persons	2.1	1.5	1.4	1.5	1.7	1.8	1.9	2.0	2.2	2.5
Children under 182	1.1	1.1	1.1	.2	.1	.2	.2	.2	.2
Persons 65 and older1	(²)	(²)	.1	.2	.1	.2	.1	.1	.1
Earners	1.3	.4	.3	.5	.7	.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	2.4	2.8
Percent distribution:										
Sex of reference person:										
Male	49	52	37	39	47	39	42	49	50	57
Female	51	48	63	61	53	61	58	51	50	43
Housing tenure:										
Homeowner	81	60	49	58	62	74	75	83	86	94
With mortgage	46	30	19	20	23	34	36	44	54	62
Without mortgage	35	30	30	38	39	40	39	39	32	32
Renter	19	40	51	42	38	26	25	17	14	6
Race of reference person:										
Black or African-American	11	17	20	22	16	16	13	11	9	6
White, Asian, and all other races	89	83	80	78	84	84	87	89	91	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	8	7	11	12	14	10	10	7	7	5
Not Hispanic or Latino	92	93	89	88	86	90	90	93	93	95
Education of reference person:										
Elementary (1-8)	4	5	10	8	8	8	4	4	3	1
High school (9-12)	33	38	55	55	47	48	44	32	30	18
College	63	54	33	37	44	44	51	63	67	81
Never attended and other	(³)	2	2	(³)	(³)	(³)	(³)	1	(³)	(³)
At least one vehicle owned or leased	92	70	63	74	86	91	95	95	96	98
Average annual expenditures	\$54,287	\$29,879	\$18,043	\$21,477	\$27,819	\$30,444	\$34,027	\$40,943	\$51,253	\$86,173
Food										
Food at home	3,586	2,589	2,522	2,170	2,230	2,580	2,639	3,263	3,757	4,731
Cereals and bakery products	474	379	324	323	307	352	332	417	493	624
Cereals and cereal products	141	135	127	109	100	105	102	126	149	175
Bakery products	334	244	197	215	207	247	230	291	344	449
Meats, poultry, fish, and eggs	803	576	672	527	446	610	625	781	851	1,013
Beef	222	173	148	135	132	170	178	246	223	279
Pork	157	114	120	124	101	113	124	141	195	185
Other meats	105	60	78	70	69	71	63	101	130	132
Poultry	143	107	197	84	60	119	107	144	132	184
Fish and seafood	128	77	98	79	50	100	115	93	122	176
Eggs	48	44	32	35	34	35	37	56	50	58
Dairy products	402	330	254	241	293	275	290	347	403	543
Fresh milk and cream	148	141	105	108	127	107	120	130	149	184
Other dairy products	255	189	149	132	167	168	170	217	254	359
Fruits and vegetables	662	466	485	359	387	453	485	584	691	894
Fresh fruits	224	136	174	115	123	144	161	192	244	307
Fresh vegetables	221	167	158	115	127	147	167	202	225	301
Processed fruits	112	91	79	58	77	74	77	95	114	153
Processed vegetables	105	72	74	71	60	89	80	96	108	133

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, 2007-2008 — 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	\$1,246	\$837	\$787	\$720	\$796	\$890	\$906	\$1,133	\$1,319	\$1,657
Sugar and other sweets	127	88	78	65	81	104	98	125	129	165
Fats and oils	101	79	76	64	71	79	84	93	103	126
Miscellaneous foods	618	394	400	370	375	424	436	553	677	825
Nonalcoholic beverages	331	246	219	204	238	251	257	312	346	423
Food prepared by consumer unit on out-of-town trips	68	131	114	117	131	31	32	50	63	118
Food away from home	2,714	1,145	660	907	1,054	1,311	1,755	2,074	2,511	4,466
Alcoholic beverages	529	228	111	178	170	280	282	366	547	869
Housing	17,417	11,680	7,624	8,396	10,299	11,019	11,514	12,971	16,953	26,161
Shelter	9,944	7,318	4,283	4,634	5,698	6,312	6,365	7,115	9,713	15,066
Owned dwellings	7,226	4,271	1,839	2,117	2,789	4,062	3,976	5,163	7,266	11,793
Mortgage interest and charges	3,518	2,221	757	706	1,128	1,877	1,904	2,285	3,575	5,906
Property taxes	2,206	1,565	579	796	928	1,142	1,273	1,616	1,925	3,677
Maintenance, repairs, insurance, other expenses	1,502	485	503	615	734	1,043	800	1,262	1,766	2,210
Rented dwellings	1,574	2,456	2,309	2,296	2,541	1,913	2,127	1,489	1,486	987
Other lodging	1,144	590	1,135	221	368	337	262	464	961	2,286
Utilities, fuels, and public services	3,865	2,433	2,277	2,503	2,928	3,028	3,308	3,528	3,950	4,944
Natural gas	580	322	320	306	418	411	516	511	586	777
Electricity	1,433	1,016	928	1,075	1,133	1,214	1,252	1,326	1,420	1,767
Fuel oil and other fuels	213	196	144	100	130	188	179	147	239	280
Telephone services	1,142	705	674	731	876	857	957	1,064	1,193	1,460
Water and other public services	498	294	211	292	372	358	404	481	511	661
Household operations	870	413	211	257	489	338	381	518	736	1,566
Personal services	114	(4)	11	124	114	145	126	130	193	226
Other household expenses	755	413	210	233	375	293	354	488	643	1,340
Housekeeping supplies	821	473	344	372	361	477	432	593	764	1,315
Laundry and cleaning supplies	143	123	101	110	92	102	91	143	140	190
Other household products	484	224	172	154	183	203	227	317	407	855
Postage and stationery	193	126	72	108	86	172	114	133	218	270
Household furnishings and equipment	1,918	1,044	509	630	823	864	1,029	1,217	1,789	3,270
Household textiles	164	195	21	44	50	100	117	70	185	265
Furniture	424	289	58	118	204	183	178	218	395	755
Floor coverings	55	113	164	19	115	132	117	64	41	90
Major appliances	265	185	144	83	203	168	106	189	292	408
Small appliances, miscellaneous housewares	127	86	41	46	28	38	104	83	126	209
Miscellaneous household equipment	884	476	181	329	322	343	507	592	751	1,543
Apparel and services	1,752	858	570	551	639	889	1,462	1,204	1,635	2,798
Men and boys	396	253	119	111	104	148	277	307	351	667
Men, 16 and over	360	1,243	1,107	93	66	141	236	281	308	618
Boys, 2 to 15	36	111	112	18	38	8	41	27	43	49
Women and girls	731	338	298	206	317	396	676	422	764	1,117
Women, 16 and over	668	335	285	196	276	352	640	380	696	1,018
Girls, 2 to 15	63	13	114	110	41	44	36	42	67	100
Children under 2	50	123	112	127	117	27	47	32	37	82
Footwear	296	185	163	109	192	187	371	193	251	448
Other apparel products and services	279	159	78	98	108	132	91	250	232	484
Transportation	9,491	3,896	2,857	4,337	5,540	6,463	6,530	7,849	9,101	14,299
Vehicle purchases (net outlay)	3,172	1,483	1,425	1,529	1,879	2,406	1,902	2,208	2,925	5,061
Cars and trucks, new	1,636	(4)	1,240	1,086	1,989	1,837	1,692	1,069	1,228	2,922
Cars and trucks, used	1,416	1,483	1,131	1,443	726	1,500	1,175	1,139	1,458	1,972
Other vehicles	121	(4)	155	(4)	164	169	135	(4)	1,239	167
Gasoline and motor oil	2,662	1,656	1,221	1,276	1,767	1,917	2,075	2,429	2,834	3,603

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, 2007-2008 — 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	\$2,957	\$1,434	\$1,130	\$1,370	\$1,523	\$1,957	\$2,364	\$2,810	\$2,865	\$4,239
Vehicle finance charges	316	¹ 102	¹ 35	114	127	214	314	272	374	440
Maintenance and repairs	870	460	293	291	523	505	571	763	868	1,319
Vehicle insurance	1,219	¹ 614	¹ 609	¹ 800	¹ 746	1,006	1,222	1,456	1,198	1,457
Vehicle rental, leases, licenses, and other charges	551	259	192	165	128	232	257	319	424	1,023
Public transportation	700	322	82	162	370	182	189	402	477	1,395
Healthcare	3,652	2,466	1,214	1,842	2,615	2,550	2,779	3,430	3,910	4,947
Health insurance	1,849	1,376	568	1,001	1,340	1,419	1,455	1,798	1,872	2,468
Medical services	953	554	317	291	596	477	606	822	1,084	1,419
Drugs	694	487	320	490	575	567	645	682	732	837
Medical supplies	156	¹ 50	¹ 10	61	103	87	73	128	221	223
Entertainment	2,885	2,663	983	977	1,510	1,361	1,767	2,415	3,140	4,355
Fees and admissions	644	296	73	99	141	138	207	382	551	1,265
Audio and visual equipment and services	1,040	680	559	578	602	718	757	939	1,053	1,445
Pets, toys, hobbies, and playground equipment	691	479	288	265	299	435	580	656	871	905
Other entertainment supplies, equipment, and services	510	¹ 207	¹ 63	36	468	70	223	438	665	740
Personal care products and services	631	432	225	223	281	327	417	473	595	1,004
Reading	154	80	40	53	69	71	81	122	153	252
Education	898	¹ 829	¹ 24	¹ 141	¹ 218	98	229	509	498	1,906
Tobacco products and smoking supplies	353	253	306	376	347	358	373	377	437	315
Miscellaneous	1,201	794	226	264	760	604	530	792	1,159	2,024
Cash contributions	2,452	972	366	518	1,112	723	1,037	1,583	1,594	4,783
Personal insurance and pensions	6,572	993	315	546	975	1,809	2,629	3,515	5,265	13,262
Life and other personal insurance	491	187	102	145	161	239	240	304	422	878
Pensions and Social Security	6,081	806	213	401	814	1,571	2,389	3,211	4,843	12,384
Sources of income and personal taxes:										
Money income before taxes	71,353	-6,631	8,210	12,620	17,306	25,080	34,574	44,892	59,399	136,968
Wages and salaries	54,140	4,699	1,828	3,959	7,483	14,014	22,706	31,129	44,765	108,590
Self-employment income	4,861	-13,456	¹ -385	92	¹ 165	863	1,425	1,779	2,771	12,148
Social Security, private and government retirement	8,663	971	3,778	6,835	7,949	8,302	8,869	9,731	9,589	9,593
Interest, dividends, rental income, other property income	2,468	417	189	244	451	698	872	1,170	1,332	5,300
Unemployment and workers' compensation, veterans' benefits	376	¹ 94	¹ 313	¹ 205	¹ 241	394	¹ 124	547	419	450
Public assistance, supplemental security income, food stamps	390	408	2,125	1,044	717	529	335	261	289	95
Regular contributions for support	324	¹ 34	¹ 78	¹ 85	¹ 189	¹ 104	¹ 90	¹ 168	¹ 141	681
Other income	131	¹ 202	¹ 284	¹ 156	¹ 110	¹ 176	¹ 152	¹ 107	¹ 93	111
Personal taxes	2,861	-383	-52	-83	257	-14	301	1,044	1,807	6,740
Federal income taxes	2,351	-224	-6	-93	114	120	361	863	1,535	5,450
2008 Tax stimulus (new UCC Q20082)	-384	¹ -229	¹ -147	¹ -121	¹ -195	-342	-334	-364	-495	-470
State and local income taxes	601	-23	10	20	213	67	143	262	471	1,287
Other taxes	293	¹ 92	91	110	126	141	131	284	297	473

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, 2007-2008 — 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
Income after taxes	68,492	-6,248	8,263	12,703	17,048	25,094	34,272	43,848	57,592	130,228
Addenda:										
Net change in total assets and liabilities	-\$2,964	\$6,950	-\$2,174	-\$5,354	-\$9,911	-\$172	-\$222	-\$2,701	-\$4,808	-\$3,395
Net change in total assets	5,115	6,721	1,850	-1,070	-5,125	7,957	4,587	-284	2,207	9,649
Net change in total liabilities	8,079	-229	4,024	4,284	4,786	8,128	4,809	2,417	7,015	13,044
Other financial information:										
Other money receipts	1,263	1,353	134	270	1,724	760	1,351	1,309	987	1,797
Mortgage principal paid on owned property	-2,913	-2,084	-448	-657	-984	-1,179	-1,133	-1,740	-2,313	-5,431
Estimated market value of owned home	226,588	159,891	69,316	92,579	99,508	129,676	132,125	164,980	206,130	366,903
Estimated monthly rental value of owned home	1,094	760	435	488	578	699	737	901	1,043	1,644
Gifts of goods and services	1,849	1,293	352	425	714	540	833	1,102	1,373	3,496
Food	175	79	62	148	71	36	85	84	98	353
Alcoholic beverages	17	11	130	113	121	(³)	15	7	12	28
Housing	317	206	106	127	122	99	145	261	245	562
Housekeeping supplies	38	137	144	126	129	115	26	31	55	44
Household textiles	20	127	(⁴)	(³)	115	110	127	13	147	19
Appliances and miscellaneous housewares	33	18	17	115	12	125	16	114	24	64
Major appliances	17	12	(⁴)	13	(⁴)	115	15	12	19	34
Small appliances and miscellaneous housewares	16	17	17	112	12	110	11	12	16	30
Miscellaneous household equipment	54	166	12	121	114	122	28	32	34	99
Other housing	172	167	153	164	161	127	58	179	85	336
Apparel and services	284	65	48	66	146	153	207	168	309	454
Males, 2 and over	73	121	131	117	39	28	47	46	55	128
Females, 2 and over	113	17	17	126	68	80	63	49	158	170
Children under 2	44	122	110	17	116	24	41	24	35	73
Other apparel products and services	55	115	11	16	123	121	156	149	61	83
Jewelry and watches	17	18	11	12	111	14	14	121	35	21
All other apparel products and services	38	17	(⁴)	14	112	117	151	127	126	62
Transportation	162	60	20	14	26	61	133	73	132	301
Healthcare	34	119	112	12	111	111	113	113	126	68
Entertainment	139	1161	140	145	130	84	53	65	194	213
Toys, games, arts and crafts, and tricycles	39	17	11	122	18	135	114	133	68	50
Other entertainment	99	1154	139	122	122	49	39	33	126	163
Personal care products and services	15	(⁴)	116	12	14	18	15	12	22	21
Reading	1	(⁴)	(³)	(³)	11	(³)	(³)	2	1	2
Education	564	1695	(³)	195	1129	133	126	334	251	1,221
All other gifts	140	15	18	13	151	56	51	82	82	272

¹ Data are likely to have large sampling errors.

² Value is less than or equal to 0.05.

³ Value is less than or equal to 0.5.

⁴ No data reported.