

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

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)	21,045	749	759	1,168	1,143	2,280	2,082	2,165	3,056	7,643
Consumer unit characteristics:										
Income before taxes	\$69,745	\$467	\$8,246	\$12,693	\$17,477	\$25,044	\$34,899	\$44,523	\$59,299	\$133,327
Income after taxes	67,091	533	8,273	12,591	17,449	24,866	34,199	43,510	57,197	127,402
Age of reference person	59.2	59.2	59.7	59.4	59.7	59.5	59.4	59.4	59.2	58.8
Average number in consumer unit:										
Persons	2.1	1.4	1.5	1.5	1.7	1.8	2.0	2.0	2.2	2.5
Children under 182	1.1	1.1	1.1	.2	.1	.1	.1	.2	.2
Persons 65 and older1	(²)	(²)	(²)	.1	.1	.1	.1	.1	.1
Earners	1.3	.3	.4	.5	.6	.8	1.1	1.2	1.5	1.9
Vehicles	2.2	1.2	.9	1.1	1.4	1.7	1.9	2.2	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male	48	46	38	41	41	42	42	46	53	54
Female	52	54	62	59	59	58	58	54	47	46
Housing tenure:										
Homeowner	80	50	41	51	65	72	77	85	86	94
With mortgage	46	21	14	16	29	29	39	45	53	63
Without mortgage	34	29	27	34	37	43	38	39	33	31
Renter	20	50	59	49	35	28	23	15	14	6
Race of reference person:										
Black or African-American	11	22	24	19	17	18	15	10	8	5
White, Asian, and all other races	89	78	76	81	83	82	85	90	92	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	8	12	8	15	9	10	11	6	7	5
Not Hispanic or Latino	92	88	92	85	91	90	89	94	93	95
Education of reference person:										
Elementary (1-8)	4	7	12	8	8	8	5	4	3	2
High school (9-12)	33	43	52	44	50	46	40	37	34	19
College	62	49	35	47	42	46	54	59	63	79
Never attended and other	(³)	(³)	1	(³)	1	(³)	(³)	(⁴)	(⁴)	(³)
At least one vehicle owned or leased	92	67	57	78	81	89	94	96	97	98
Average annual expenditures	\$51,670	\$25,973	\$17,752	\$21,447	\$25,043	\$29,104	\$33,554	\$40,552	\$49,889	\$81,773
Food										
Food at home	3,679	2,330	2,275	2,488	2,283	2,677	2,800	3,212	3,479	5,127
Cereals and bakery products	486	311	278	303	315	363	396	415	452	677
Cereals and cereal products	156	117	95	98	101	127	137	124	140	214
Bakery products	330	193	183	205	214	236	259	291	312	463
Meats, poultry, fish, and eggs	820	491	508	645	537	589	663	753	770	1,112
Beef	232	109	106	193	143	143	186	215	214	330
Pork	159	106	121	111	112	150	144	153	152	195
Other meats	114	59	70	65	92	81	100	100	110	153
Poultry	135	100	87	105	81	102	106	111	128	184
Fish and seafood	137	89	89	128	75	80	90	132	127	194
Eggs	43	28	34	44	32	33	37	41	39	55
Dairy products	382	218	248	272	228	261	262	341	358	545
Fresh milk and cream	133	83	75	102	97	104	107	126	130	172
Other dairy products	249	135	174	170	131	157	155	216	228	373
Fruits and vegetables	678	433	424	431	415	527	492	567	620	963
Fresh fruits	235	168	137	125	155	180	168	183	199	349
Fresh vegetables	219	128	143	140	127	177	153	199	191	312
Processed fruits	109	72	57	81	64	81	79	91	106	152
Processed vegetables	115	65	87	85	69	90	92	94	124	150

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, 2009-2010 — 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	\$1,313	\$877	\$818	\$837	\$788	\$938	\$987	\$1,136	\$1,279	\$1,831
Sugar and other sweets	143	107	129	88	94	93	120	105	125	205
Fats and oils	107	58	76	72	72	81	86	101	98	146
Miscellaneous foods	656	462	410	416	369	481	473	590	638	914
Nonalcoholic beverages	345	220	202	240	231	268	274	305	356	454
Food prepared by consumer unit on out-of-town trips	62	131	11	120	122	15	35	34	61	113
Food away from home	2,505	1,346	789	1,005	1,075	1,164	1,488	1,757	2,452	4,158
Alcoholic beverages	421	257	233	183	124	167	163	259	408	742
Housing	16,830	10,464	7,685	8,951	10,211	10,944	12,209	13,595	16,382	24,703
Shelter	9,570	6,235	4,391	5,352	5,836	6,061	6,667	7,618	9,303	14,113
Owned dwellings	6,960	2,912	1,525	1,982	3,251	3,638	4,494	5,773	7,209	11,112
Mortgage interest and charges	3,274	1,396	786	702	1,444	1,473	1,949	2,607	3,488	5,375
Property taxes	2,225	1,004	558	811	1,023	1,320	1,436	1,819	2,230	3,504
Maintenance, repairs, insurance, other expenses	1,461	513	181	469	785	845	1,109	1,347	1,492	2,234
Rented dwellings	1,630	2,942	2,644	3,169	2,285	2,099	1,888	1,488	1,327	1,019
Other lodging	980	381	1,222	201	299	324	285	357	767	1,982
Utilities, fuels, and public services	3,938	2,369	2,228	2,347	2,911	3,270	3,429	3,542	4,117	5,037
Natural gas	493	244	302	247	286	356	415	482	509	663
Electricity	1,514	984	950	984	1,220	1,342	1,412	1,318	1,582	1,855
Fuel oil and other fuels	186	176	164	162	147	172	128	180	212	244
Telephone services	1,202	744	621	722	884	963	1,043	1,085	1,247	1,555
Water and other public services	543	321	290	331	373	437	431	476	567	720
Household operations	876	381	238	397	370	462	526	606	781	1,471
Personal services	87	17	(4)	181	123	166	119	161	160	158
Other household expenses	789	374	238	316	348	396	507	545	721	1,313
Housekeeping supplies	770	474	354	344	412	419	503	692	649	1,226
Laundry and cleaning supplies	157	148	96	75	100	122	123	147	140	218
Other household products	446	250	166	156	243	177	287	390	356	756
Postage and stationery	167	77	91	112	69	120	92	154	153	253
Household furnishings and equipment	1,675	1,004	474	511	682	732	1,085	1,138	1,533	2,856
Household textiles	146	55	71	27	49	62	75	125	116	261
Furniture	368	258	97	90	101	149	114	218	437	638
Floor coverings	44	118	15	17	14	112	18	25	31	88
Major appliances	263	76	124	70	121	127	231	242	268	410
Small appliances, miscellaneous housewares	130	67	47	56	96	51	214	88	105	184
Miscellaneous household equipment	724	531	230	261	311	331	433	440	576	1,276
Apparel and services	1,581	717	476	619	663	772	938	1,152	1,353	2,712
Men and boys	353	155	65	71	155	108	215	271	322	624
Men, 16 and over	316	140	148	66	123	91	188	226	292	568
Boys, 2 to 15	37	15	17	5	32	16	27	45	31	56
Women and girls	639	332	206	189	258	334	367	508	513	1,107
Women, 16 and over	580	265	196	172	241	302	304	429	470	1,021
Girls, 2 to 15	59	167	110	117	117	31	63	79	43	86
Children under 2	60	137	116	130	22	41	32	38	68	94
Footwear	281	184	117	245	119	189	190	213	276	421
Other apparel products and services	248	109	71	85	109	101	134	122	175	466
Transportation	8,215	3,440	2,053	2,673	4,012	4,593	5,990	7,978	9,131	12,144
Vehicle purchases (net outlay)	2,667	1,052	1,222	1,480	1,778	1,447	1,718	3,141	3,265	3,933
Cars and trucks, new	1,536	1,369	(4)	1,151	(4)	1,862	1,939	1,970	1,507	2,497
Cars and trucks, used	1,058	1,683	1,222	1,329	773	554	677	1,140	1,631	1,334
Other vehicles	73	(4)	(4)	(4)	15	131	1102	130	1128	102
Gasoline and motor oil	2,146	1,067	796	1,011	1,306	1,521	1,774	2,081	2,310	2,924

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, 2009-2010 — 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	\$2,861	\$1,075	\$935	\$1,046	\$1,751	\$1,420	\$2,324	\$2,486	\$3,105	\$4,240
Vehicle finance charges	269	103	147	66	90	178	211	233	355	385
Maintenance and repairs	874	439	292	331	496	416	691	805	894	1,316
Vehicle insurance	1,243	1,410	1,465	1,549	1,019	602	1,182	1,090	1,411	1,707
Vehicle rental, leases, licenses, and other charges	474	123	132	101	145	224	240	358	445	832
Public transportation	542	246	100	136	177	205	174	271	450	1,047
Healthcare	3,877	2,082	1,259	1,756	2,105	2,877	2,964	3,469	4,049	5,500
Health insurance	2,064	1,232	767	963	1,063	1,628	1,662	1,937	2,177	2,824
Medical services	998	399	185	347	482	618	700	703	1,054	1,569
Drugs	672	368	275	386	512	556	531	706	677	874
Medical supplies	143	84	132	60	49	75	72	123	141	233
Entertainment	2,793	1,518	935	1,048	1,261	1,682	1,808	1,986	2,835	4,415
Fees and admissions	586	185	68	97	111	256	247	335	489	1,124
Audio and visual equipment and services	1,043	627	511	540	740	703	849	949	1,147	1,394
Pets, toys, hobbies, and playground equipment	740	612	274	292	371	604	422	551	650	1,153
Other entertainment supplies, equipment, and services	424	194	183	119	38	120	290	151	548	743
Personal care products and services	607	333	242	237	263	350	407	439	510	1,005
Reading	136	78	31	45	58	76	82	90	138	223
Education	959	1,152	1,265	1,126	182	189	205	504	487	2,105
Tobacco products and smoking supplies	430	465	431	405	620	524	462	398	456	365
Miscellaneous	1,050	948	239	871	473	607	607	761	1,584	1,338
Cash contributions	1,991	859	492	516	804	755	935	1,428	1,501	3,664
Personal insurance and pensions	6,595	986	349	523	908	1,727	2,495	3,523	5,123	13,572
Life and other personal insurance	459	140	97	126	142	165	255	309	446	815
Pensions and Social Security	6,136	846	252	398	766	1,561	2,240	3,215	4,677	12,757
Sources of income and personal taxes:										
Money income before taxes	69,745	467	8,246	12,693	17,477	25,044	34,899	44,523	59,299	133,327
Wages and salaries	53,164	1,428	2,050	4,015	7,344	12,518	22,735	31,118	45,050	107,577
Self-employment income	4,456	1,370	1,118	1,281	533	762	1,301	1,067	1,467	11,051
Social Security, private and government retirement	8,666	1,157	3,313	5,990	6,909	9,275	8,839	9,943	10,306	9,359
Interest, dividends, rental income, other property income	1,848	638	1,130	115	356	537	474	801	1,025	4,017
Unemployment and workers' compensation, veterans' benefits	655	156	1,287	596	727	845	832	791	709	583
Public assistance, supplemental security income, food stamps	545	503	2,152	1,207	1,116	802	403	351	488	242
Regular contributions for support	256	140	168	1,259	1,250	1,152	1,139	1,335	1,156	376
Other income	157	1,354	1,365	1,230	1,242	154	1,175	1,116	98	123
Personal taxes	2,654	-66	-28	102	28	178	700	1,013	2,102	5,926
Federal income taxes	1,801	-184	-75	41	-75	-43	351	589	1,360	4,195
2008 Tax stimulus (thru Q20091)	(3)	(4)	(4)	(4)	1-2	(4)	(4)	(4)	1-2	(4)
State and local income taxes	600	19	-13	2	32	65	213	289	511	1,283
Other taxes	254	98	60	58	73	156	135	136	233	448

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, 2009-2010 — 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	67,091	533	8,273	12,591	17,449	24,866	34,199	43,510	57,197	127,402
Addenda:										
Net change in total assets and liabilities	-\$1,714	-\$3,037	-\$2,437	-\$2,700	\$272	-\$2,106	-\$3,824	-\$1,175	-\$9,466	\$1,981
Net change in total assets	5,873	997	-1,582	-3,368	2,423	-1,199	-737	3,860	-26	15,859
Net change in total liabilities	7,587	4,034	855	-668	2,151	908	3,087	5,035	9,440	13,878
Other financial information:										
Other money receipts	811	¹ 1,312	¹ 58	¹ 389	¹ 167	126	815	789	1,617	886
Mortgage principal paid on owned property	-2,691	-807	-524	-532	-829	-1,088	-1,449	-1,827	-2,951	-4,656
Estimated market value of owned home	199,222	95,534	58,989	70,185	105,462	114,982	129,608	162,199	191,814	314,593
Estimated monthly rental value of owned home	1,049	533	343	430	613	681	794	916	1,041	1,550
Gifts of goods and services	1,532	516	210	670	635	591	804	705	1,042	2,952
Food	163	115	¹ 18	179	16	61	71	64	84	319
Alcoholic beverages	16	¹ 28	(⁴)	(⁴)	(³)	11	11	11	7	37
Housing	303	66	¹ 52	185	180	114	191	161	206	558
Housekeeping supplies	41	¹ 9	¹ 5	¹ 5	¹ 24	¹ 44	20	60	31	61
Household textiles	11	¹ 3	(⁴)	(³)	¹ 10	¹ 1	¹ 6	¹ 7	¹ 11	20
Appliances and miscellaneous housewares	28	¹ 4	¹ 2	¹ 3	¹ 22	¹ 13	¹ 63	¹ 15	14	44
Major appliances	9	(³)	(⁴)	(⁴)	¹ 4	¹ 6	¹ 8	¹ 7	¹ 7	15
Small appliances and miscellaneous housewares	20	¹ 4	¹ 2	¹ 3	¹ 18	¹ 7	¹ 55	¹ 7	7	29
Miscellaneous household equipment	66	¹ 19	¹ 19	¹ 4	¹ 38	¹ 19	21	¹ 26	43	137
Other housing	157	¹ 31	¹ 26	172	85	¹ 38	81	53	107	296
Apparel and services	279	141	¹ 41	69	163	155	247	176	223	467
Males, 2 and over	68	¹ 14	¹ 9	10	74	19	85	60	57	104
Females, 2 and over	101	¹ 74	¹ 9	¹ 17	46	72	87	64	70	170
Children under 2	54	¹ 37	¹ 15	27	22	37	30	33	56	85
Other apparel products and services	56	¹ 16	¹ 8	¹ 14	¹ 22	¹ 26	44	¹ 19	40	107
Jewelry and watches	19	¹ 16	¹ 1	¹ 1	¹ 7	¹ 8	¹ 11	¹ 11	¹ 15	36
All other apparel products and services	37	(³)	¹ 7	¹ 13	¹ 15	¹ 18	¹ 33	¹ 8	25	72
Transportation	86	¹ 3	5	17	15	24	65	27	94	161
Health care	41	¹ 2	¹ 17	¹ 2	¹ 35	¹ 20	¹ 6	¹ 15	¹ 26	83
Entertainment	167	¹ 118	¹ 59	¹ 56	¹ 120	47	118	78	157	284
Toys, games, arts and crafts, and tricycles	59	¹ 80	¹ 36	¹ 10	¹ 52	¹ 27	¹ 39	¹ 24	¹ 46	101
Other entertainment	108	¹ 38	¹ 23	¹ 46	68	19	79	54	111	183
Personal care products and services	11	¹ 8	¹ 5	(⁴)	¹ 5	¹ 7	¹ 16	¹ 12	¹ 4	18
Reading	1	(³)	(⁴)	¹ 11	¹ 1	¹ 1	¹ 1	¹ 1	2	1
Education	347	¹ 14	¹ 16	¹ 9	¹ 86	99	¹ 50	127	93	825
All other gifts	118	20	¹ 8	151	15	53	39	42	145	201

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.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011