

**Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017**

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).....	24,677	1,266	751	1,382	1,289	2,388	2,004	1,783	3,200	10,614
Consumer unit characteristics:										
Income before taxes .....	\$82,759	\$2,390	\$7,803	\$12,685	\$17,632	\$24,916	\$34,874	\$44,728	\$59,394	\$150,166
Income after taxes .....	69,670	2,435	8,123	12,995	17,559	25,024	33,836	41,978	53,448	122,102
Age of reference person .....	59.4	59.4	59.8	59.5	59.6	59.9	59.7	59.7	59.3	59.1
Average number in consumer unit:										
People.....	2.2	1.4	1.6	1.4	1.6	1.9	2.1	2.2	2.2	2.6
Children under 18 .....	.2	1.1	1.2	.1	.1	.2	.2	.2	.2	.2
Adults 65 and older .....	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	.2	.2	.2	.1
Earners .....	1.4	.3	.4	.4	.6	.8	1.1	1.3	1.5	2.0
Vehicles .....	2.2	1.1	1.3	1.0	1.3	1.6	1.8	1.9	2.4	2.8
Percent distribution:										
Reference person:										
Men .....	49	47	44	43	40	42	43	44	48	56
Women .....	51	53	56	57	60	58	57	56	52	44
Housing tenure:										
Homeowner .....	77	49	52	45	53	65	69	73	83	91
With mortgage .....	42	16	19	17	17	23	28	38	47	59
Without mortgage .....	35	33	33	28	36	42	41	36	37	32
Renter .....	23	51	48	55	47	35	31	27	17	9
Race of reference person:										
Black or African-American .....	13	26	21	20	22	14	18	14	13	9
White, Asian, and all other races .....	87	74	79	80	78	86	82	86	87	91
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	9	8	19	13	13	13	12	13	10	6
Not Hispanic or Latino .....	91	92	81	87	87	87	88	87	90	94
Education of reference person:										
Elementary (1-8) .....	3	5	9	6	5	4	6	5	3	1
High school (9-12) .....	33	53	44	51	48	47	45	34	36	20
College .....	63	41	46	42	46	49	49	60	61	79
Never attended and other .....	( <sup>2</sup> )	1	1	1	1	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	90	66	71	68	78	88	92	94	96	97
Average annual expenditures .....	\$63,164	\$25,400	\$29,899	\$24,553	\$27,395	\$34,450	\$38,273	\$47,037	\$54,317	\$95,920
Food.....										
Food at home .....	7,589	4,115	4,189	3,852	3,934	4,883	5,149	6,433	7,416	10,481
Cereals and bakery products .....	4,432	2,867	2,609	2,925	2,780	3,392	3,171	4,071	4,298	5,718
Cereals and cereal products .....	561	348	273	373	301	414	427	506	541	736
Bakery products .....	161	96	75	118	95	119	133	147	167	203
Meats, poultry, fish, and eggs .....	400	252	199	255	206	295	293	359	373	532
Beef .....	1,006	755	700	748	728	782	741	1,033	982	1,229
Pork .....	276	218	196	210	204	205	219	314	265	330
Other meats .....	199	154	113	200	155	154	166	169	199	239
Poultry .....	146	110	122	120	83	119	110	153	139	176
Fish and seafood .....	180	143	104	111	145	149	133	181	176	220
Eggs .....	151	87	131	66	103	109	71	167	148	199
Dairy products .....	54	43	33	41	39	46	42	49	55	66
Fresh milk and cream .....	444	275	241	284	248	368	301	420	429	574
Other dairy products .....	140	105	79	105	98	133	117	129	140	166
Fruits and vegetables .....	303	170	163	179	150	235	185	291	289	408
Fresh fruits .....	815	507	489	427	483	617	568	702	761	1,094
Fresh vegetables .....	296	165	192	131	191	216	206	230	265	409
Processed fruits .....	269	187	162	137	122	192	201	227	245	367
Processed vegetables .....	111	58	57	70	78	81	74	109	114	144
	139	98	79	90	91	128	86	136	137	175

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, 2016-2017 — 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 .....	1,606	981	906	1,093	1,020	1,210	1,134	1,410	1,585	2,086
Sugar and other sweets .....	160	97	84	129	91	126	122	115	155	209
Fats and oils .....	128	113	70	92	74	92	107	160	117	155
Miscellaneous foods .....	805	489	457	499	482	587	477	720	845	1,060
Nonalcoholic beverages .....	449	269	275	359	352	378	381	389	413	556
Food prepared by consumer unit on out-of-town trips .....	64	113	119	113	121	27	47	26	55	106
Food away from home .....	3,157	1,248	1,580	926	1,154	1,491	1,978	2,362	3,118	4,763
Alcoholic beverages .....	581	161	229	115	143	278	217	365	462	983
Housing .....	19,394	9,907	12,064	9,724	11,095	12,316	13,518	15,489	17,177	27,337
Shelter .....	11,133	5,598	7,390	5,832	6,372	6,839	7,568	8,677	9,290	15,932
Owned dwellings .....	7,780	2,684	4,145	2,049	2,388	3,443	4,061	5,522	6,690	12,431
Mortgage interest and charges .....	3,163	978	995	713	744	1,095	1,575	2,249	2,721	5,242
Property taxes .....	2,600	847	1,233	758	1,063	1,149	1,425	1,756	2,275	4,121
Maintenance, repairs, insurance, other expenses .....	2,016	859	1,917	578	581	1,199	1,061	1,517	1,695	3,068
Rented dwellings .....	2,311	2,807	3,073	3,694	3,682	3,202	3,136	2,812	1,861	1,547
Other lodging .....	1,041	1107	1171	189	302	193	371	343	739	1,954
Utilities, fuels, and public services .....	4,240	2,452	2,851	2,571	2,910	3,255	3,723	3,877	4,195	5,324
Natural gas .....	428	262	245	285	288	283	324	387	444	552
Electricity .....	1,562	1,121	1,271	1,145	1,233	1,347	1,478	1,485	1,537	1,813
Fuel oil and other fuels .....	118	122	193	136	193	126	79	74	89	166
Telephone services .....	1,500	729	872	765	850	1,025	1,305	1,357	1,451	1,995
Residential phone service, VOIP, and phone cards .....	341	225	212	248	231	264	321	340	337	413
Cellular phone service .....	1,159	504	660	517	619	761	984	1,017	1,114	1,582
Water and other public services .....	632	318	369	340	447	475	536	574	675	799
Household operations .....	1,124	396	550	465	583	672	593	722	1,075	1,689
Personal services .....	86	12	121	16	120	106	12	116	151	123
Other household expenses .....	1,038	394	529	460	563	566	591	706	924	1,567
Housekeeping supplies .....	801	457	600	326	479	475	543	607	757	1,128
Laundry and cleaning supplies .....	181	165	151	105	115	99	137	170	157	240
Other household products .....	451	255	358	165	241	281	279	348	456	631
Postage and stationery .....	170	38	92	56	123	95	127	89	145	258
Household furnishings and equipment .....	2,095	1,005	674	529	750	1,074	1,091	1,606	1,859	3,263
Household textiles .....	103	49	156	51	37	49	82	103	120	137
Furniture .....	490	350	106	75	208	200	275	211	396	803
Floor coverings .....	33	15	14	12	115	5	114	23	22	59
Major appliances .....	309	183	82	125	100	182	195	239	264	465
Small appliances, miscellaneous housewares .....	146	44	190	40	69	71	79	124	134	223
Miscellaneous household equipment .....	1,014	374	336	236	321	566	445	906	923	1,576
Apparel and services .....	1,690	674	1,046	1,206	500	1,077	1,358	1,222	1,249	2,478
Men and boys .....	390	242	217	190	78	205	361	409	276	559
Men, 16 and over .....	345	224	1196	1149	152	176	336	324	239	505
Boys, 2 to 15 .....	44	118	121	41	26	29	25	85	37	54
Women and girls .....	683	138	466	644	218	416	387	419	554	1,029
Women, 16 and over .....	642	132	460	634	217	403	358	374	527	961
Girls, 2 to 15 .....	41	17	15	110	12	13	29	45	27	69
Children under 2 .....	31	19	16	142	15	138	127	135	113	40
Footwear .....	366	1217	1202	1240	1132	284	436	245	264	496
Other apparel products and services .....	221	68	155	91	66	134	147	114	142	353
Transportation .....	9,955	4,053	4,461	3,712	3,898	5,936	6,700	7,836	9,256	14,679
Vehicle purchases (net outlay) .....	4,051	1,296	1,467	1,427	1,449	2,507	2,645	3,398	3,657	6,062
Cars and trucks, new .....	2,163	1,478	1,261	1,590	1,485	1,407	1,648	1,705	1,482	3,457
Cars and trucks, used .....	1,856	1,792	1,206	837	947	1,088	997	1,674	2,174	2,541
Other vehicles .....	32	127	( <sup>3</sup> )	( <sup>3</sup> )	116	111	( <sup>3</sup> )	119	11	64
Gasoline, other fuels, and motor oil .....	2,050	945	1,047	866	1,096	1,391	1,700	1,890	2,114	2,744
Other vehicle expenses .....	3,128	1,685	1,759	1,252	1,196	1,833	2,096	2,225	2,918	4,575
Vehicle finance charges .....	213	45	150	73	73	126	160	205	201	307

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, 2016-2017 — 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
Maintenance and repairs.....	1,039	357	462	434	436	554	651	802	979	1,554
Vehicle insurance.....	1,124	1,046	1,918	1,523	1,431	895	1,852	1,755	1,113	1,478
Vehicle rental, leases, licenses, and other charges.....	751	237	230	221	256	259	434	463	625	1,235
Public and other transportation.....	726	127	187	167	157	205	259	324	567	1,299
Healthcare.....	5,645	2,211	3,045	2,007	2,993	3,371	4,230	4,966	5,319	8,025
Health insurance.....	3,744	1,516	2,152	1,265	1,839	2,350	2,943	3,276	3,470	5,301
Medical services.....	1,132	444	533	366	666	497	665	986	1,096	1,678
Drugs.....	590	213	283	317	403	447	505	562	596	767
Medical supplies.....	179	138	177	60	85	77	116	142	156	278
Entertainment.....	3,274	1,526	1,152	1,333	1,408	2,002	1,819	2,166	2,889	4,970
Fees and admissions.....	648	88	151	188	151	156	196	332	440	1,183
Audio and visual equipment and services.....	1,116	580	666	643	799	785	940	1,084	1,110	1,426
Pets, toys, hobbies, and playground equipment.....	989	190	305	465	283	842	522	568	1,095	1,440
Pets.....	847	167	245	427	239	718	407	390	965	1,248
Toys, hobbies, and playground equipment.....	142	123	160	137	144	124	115	179	130	192
Other entertainment supplies, equipment, and services.....	521	1,667	130	137	175	218	161	182	243	921
Personal care products and services.....	746	288	434	219	260	401	459	603	653	1,135
Reading.....	119	137	145	134	125	57	94	89	99	185
Education.....	1,368	1,155	161	1,621	1,226	489	91	324	461	2,728
Tobacco products and smoking supplies.....	419	407	361	389	458	450	505	424	419	398
Miscellaneous.....	1,170	430	529	432	705	751	591	2,227	1,207	1,472
Cash contributions.....	2,683	368	858	455	674	748	986	1,194	1,357	5,028
Personal insurance and pensions.....	8,533	1,068	1,426	453	1,077	1,691	2,557	3,697	6,352	16,021
Life and other personal insurance.....	552	130	301	154	117	216	259	367	419	928
Pensions and Social Security.....	7,981	937	1,125	300	961	1,475	2,298	3,330	5,933	15,093
Sources of income and personal taxes:										
Money income before taxes.....	\$82,759	\$2,390	\$7,803	\$12,685	\$17,632	\$24,916	\$34,874	\$44,728	\$59,394	\$150,166
Wages and salaries.....	64,648	405	1,891	2,915	6,151	12,554	21,633	31,455	46,145	122,886
Self-employment income.....	6,112	1,203	1,230	1,318	1,474	640	2,130	1,875	2,907	12,381
Social Security, private and government retirement.....	8,062	509	3,303	7,045	9,265	9,942	9,210	9,723	7,993	8,388
Interest, dividends, rental income, other property income.....	2,643	266	275	127	170	404	446	768	1,243	5,378
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	548	1,115	1,721	1,765	937	882	597	467	307	193
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	466	153	1,179	1,262	1,334	393	581	231	479	608
Other income.....	280	1,244	1,204	1,251	1,302	101	1,279	1,209	319	331
Personal taxes (contains some imputed values).....	13,089	-45	-320	-310	73	-109	1,038	2,751	5,946	28,064
Federal income taxes.....	10,412	25	-238	-284	-137	-271	599	1,967	4,508	22,533
State and local income taxes.....	2,588	-80	-106	-41	-27	115	365	743	1,305	5,430
Other taxes.....	89	110	124	115	128	147	174	141	134	102
Income after taxes.....	69,670	2,435	8,123	12,995	17,559	25,024	33,836	41,978	53,448	122,102

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, 2016-2017 — 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.....	\$17,204	\$5,241	-\$363	\$5,454	-\$5,138	-\$463	\$4,356	-\$4,238	\$7,918	\$36,917
Net change in total assets.....	24,110	4,973	-1,289	6,305	-661	1,380	7,542	5,337	12,816	48,316
Net change in total liabilities.....	6,907	-268	-926	851	4,477	1,843	3,186	9,575	4,897	11,399
Other financial information:										
Other money receipts.....	1,634	1,377	15	170	1,777	1,457	1,145	1,787	2,481	2,284
Mortgage principal paid on owned property.....	-2,435	-582	-944	-441	-671	-799	-1,045	-1,323	-2,169	-4,132
Estimated market value of owned home.....	222,053	81,967	108,780	72,491	109,084	106,608	135,522	142,826	192,273	344,560
Estimated monthly rental value of owned home.....	1,220	515	630	470	604	680	815	916	1,159	1,787
Gifts of goods and services, total.....	1,675	416	325	1,046	151	662	685	1,066	1,023	2,897
Food.....	135	8	12	136	115	22	22	112	84	252
Alcoholic beverages.....	16	11	11	12	( <sup>2</sup> )	23	13	13	11	28
Housing.....	369	120	188	152	79	139	210	265	296	601
Housekeeping supplies.....	46	15	14	19	18	18	37	32	101	53
Household textiles.....	15	( <sup>3</sup> )	( <sup>3</sup> )	18	19	11	112	116	128	19
Appliances and miscellaneous housewares.....	43	16	( <sup>3</sup> )	115	117	125	119	156	138	65
Major appliances.....	18	15	( <sup>3</sup> )	114	( <sup>3</sup> )	114	14	126	122	24
Small appliances and miscellaneous housewares.....	25	11	( <sup>3</sup> )	11	117	112	115	130	116	41
Miscellaneous household equipment.....	74	16	120	113	117	21	37	74	69	120
Other housing.....	192	104	154	106	127	74	104	86	60	344
Apparel and services.....	218	1141	171	206	124	202	173	157	198	291
Males, 2 and over.....	63	131	161	178	112	64	48	46	47	82
Females, 2 and over.....	83	142	111	151	( <sup>2</sup> )	47	36	46	114	120
Children under 2.....	25	19	( <sup>3</sup> )	139	11	126	127	135	110	31
Other apparel products and services.....	47	159	( <sup>3</sup> )	139	111	166	162	130	127	57
Jewelry and watches.....	12	11	( <sup>3</sup> )	( <sup>2</sup> )	14	130	12	110	13	19
All other apparel products and services.....	35	157	( <sup>3</sup> )	139	18	137	160	120	123	38
Transportation.....	128	43	21	19	8	23	98	28	65	240
Healthcare.....	34	( <sup>2</sup> )	115	12	14	113	13	127	117	63
Entertainment.....	129	127	157	135	115	101	1115	172	89	184
Toys, games, arts and crafts, and tricycles.....	53	115	139	114	16	184	154	158	131	68
Other entertainment.....	76	112	119	121	19	17	61	114	58	117
Personal care products and services.....	12	( <sup>3</sup> )	11	11	11	12	7	12	18	19
Reading.....	4	( <sup>2</sup> )	116	11	( <sup>2</sup> )	15	12	12	11	6
Education.....	486	158	19	1488	11	184	121	195	1111	970
All other gifts.....	144	18	133	114	13	47	31	93	132	243

<sup>1</sup> Data are likely to have large sampling errors.

<sup>2</sup> Value is too small to display.

<sup>3</sup> No data reported.