

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007**

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) .....	19,207	619	866	968	1,119	2,057	2,015	2,010	3,031	6,521
Consumer unit characteristics:										
Income before taxes .....	\$67,780	-\$2,643	\$8,340	\$12,385	\$17,287	\$24,862	\$34,604	\$44,896	\$59,598	\$133,893
Income after taxes .....	64,476	-3,168	8,092	12,413	17,020	24,276	33,817	43,846	57,223	126,142
Age of reference person .....	59.2	59.0	59.8	59.8	59.9	59.4	59.4	59.2	59.2	58.8
Average number in consumer unit:										
Persons .....	2.1	1.4	1.4	1.6	1.7	1.8	1.9	2.0	2.2	2.5
Children under 18 .....	.2	1.1	1.1	1.1	.1	.1	.1	.1	.2	.2
Persons 65 and over .....	.1	( <sup>2</sup> )	1.1	.1	.1	.1	.2	.1	.1	.1
Earners .....	1.3	.4	.4	.4	.6	.9	1.1	1.3	1.6	1.9
Vehicles .....	2.2	1.2	1.0	1.2	1.5	1.7	1.9	2.1	2.3	2.8
Percent distribution:										
Sex of reference person:										
Male .....	48	52	40	37	41	38	42	49	48	55
Female .....	52	48	60	63	59	62	58	51	52	45
Housing tenure:										
Homeowner .....	81	56	44	62	66	71	76	82	88	94
With mortgage .....	46	26	14	21	27	33	37	45	55	63
Without mortgage .....	34	30	30	41	39	38	39	37	33	31
Renter .....	19	44	56	38	34	29	24	18	12	6
Race of reference person:										
Black or African-American .....	11	14	20	24	17	15	12	12	9	6
White, Asian, and all other races .....	89	86	80	76	83	85	88	88	91	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	7	11	13	14	10	8	6	5	7	5
Not Hispanic or Latino .....	93	89	87	86	90	92	94	95	93	95
Education of reference person:										
Elementary (1-8) .....	4	6	12	9	7	7	3	3	3	2
High school (9-12) .....	34	44	54	52	48	46	46	36	33	19
College .....	62	48	33	39	45	47	52	61	64	80
Never attended and other .....	( <sup>3</sup> )	2	1	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	92	67	56	77	86	90	94	96	96	98
Average annual expenditures .....	\$52,461	\$25,504	\$18,464	\$22,177	\$27,945	\$31,126	\$34,637	\$39,896	\$49,496	\$84,697
Food .....										
Food at home .....	3,488	2,111	2,494	2,180	2,484	2,717	2,526	3,014	3,528	4,589
Cereals and bakery products .....	454	266	347	308	324	355	345	404	440	594
Cereals and cereal products .....	132	70	144	110	102	108	99	119	125	164
Bakery products .....	322	196	203	198	222	246	245	285	314	430
Meats, poultry, fish, and eggs .....	779	572	579	542	552	642	587	671	792	991
Beef .....	212	149	109	137	161	181	158	188	231	266
Pork .....	152	151	134	110	142	118	128	126	169	177
Other meats .....	103	61	64	77	82	87	69	84	114	131
Poultry .....	136	91	147	96	77	116	112	112	114	181
Fish and seafood .....	133	176	101	83	59	104	87	116	125	185
Eggs .....	42	43	25	39	32	35	33	45	39	50
Dairy products .....	377	224	250	230	275	284	284	326	384	496
Fresh milk and cream .....	135	111	94	101	120	110	110	124	140	162
Other dairy products .....	242	113	156	129	155	174	174	202	244	334
Fruits and vegetables .....	648	363	488	342	450	505	441	558	640	878
Fresh fruits .....	224	119	170	111	153	161	160	175	215	315
Fresh vegetables .....	213	125	151	114	153	161	126	193	224	285
Processed fruits .....	110	59	78	58	71	101	76	101	100	148
Processed vegetables .....	101	60	89	58	72	83	79	89	102	130

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, 2006-2007 — 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 .....	\$1,229	\$687	\$829	\$757	\$884	\$932	\$870	\$1,054	\$1,273	\$1,630
Sugar and other sweets .....	120	63	77	76	80	89	84	105	113	166
Fats and oils .....	97	47	66	62	76	86	74	99	94	121
Miscellaneous foods .....	610	338	411	359	433	452	418	503	661	809
Nonalcoholic beverages .....	342	222	251	232	265	277	266	301	342	435
Food prepared by consumer unit on out-of-town trips .....	59	117	124	128	130	28	28	46	62	100
Food away from home .....	2,699	950	974	891	1,146	1,407	1,693	2,164	2,474	4,399
Alcoholic beverages .....	505	232	96	213	197	273	248	397	528	808
Housing .....	16,900	10,299	7,633	8,426	10,194	10,918	11,978	13,329	16,249	25,785
Shelter .....	9,485	6,349	4,431	4,522	5,611	6,296	6,701	7,114	8,820	14,761
Owned dwellings .....	6,966	3,743	1,603	2,188	3,171	3,980	4,351	5,054	6,923	11,703
Mortgage interest and charges .....	3,347	1,876	648	798	1,182	1,739	2,106	2,299	3,354	5,805
Property taxes .....	2,024	1,300	547	862	1,052	1,149	1,312	1,490	1,895	3,350
Maintenance, repairs, insurance, other expenses .....	1,595	567	408	529	937	1,093	933	1,265	1,674	2,548
Rented dwellings .....	1,500	2,290	2,562	2,137	2,109	2,056	2,085	1,608	1,173	848
Other lodging .....	1,019	317	1,266	196	330	259	266	451	724	2,210
Utilities, fuels, and public services .....	3,698	2,435	1,911	2,524	2,943	2,860	3,264	3,500	3,906	4,721
Natural gas .....	560	302	280	376	434	382	496	523	591	742
Electricity .....	1,383	970	772	1,054	1,128	1,124	1,242	1,303	1,391	1,741
Fuel oil and other fuels .....	169	173	178	111	161	162	138	159	211	185
Telephone services .....	1,126	727	591	714	903	854	1,005	1,075	1,211	1,432
Water and other public services .....	461	264	189	270	317	338	383	439	502	619
Household operations .....	897	466	204	275	502	362	389	585	671	1,721
Personal services .....	190	11	124	133	125	112	138	142	165	470
Other household expenses .....	707	465	180	242	377	350	351	543	606	1,251
Housekeeping supplies .....	821	361	398	351	360	481	464	669	745	1,288
Laundry and cleaning supplies .....	149	70	95	98	100	101	89	154	182	188
Other household products .....	470	193	199	170	160	240	257	330	364	807
Postage and stationery .....	201	98	104	83	100	141	118	185	199	293
Household furnishings and equipment .....	2,000	688	689	753	779	919	1,160	1,462	2,107	3,294
Household textiles .....	186	150	22	31	96	58	107	88	292	288
Furniture .....	467	205	128	104	166	287	187	261	472	836
Floor coverings .....	64	160	147	151	123	123	16	51	21	126
Major appliances .....	267	125	129	126	156	155	139	242	284	412
Small appliances, miscellaneous housewares .....	102	49	53	73	25	44	103	59	128	143
Miscellaneous household equipment .....	914	200	309	368	313	352	608	761	910	1,490
Apparel and services .....	1,898	1,147	754	666	964	960	1,194	1,255	1,826	3,058
Men and boys .....	406	186	247	69	128	258	213	256	373	678
Men, 16 and over .....	366	172	183	157	101	230	191	233	329	620
Boys, 2 to 15 .....	40	14	164	12	27	27	22	23	44	58
Women and girls .....	815	475	274	312	424	392	520	523	827	1,289
Women, 16 and over .....	748	451	224	279	402	344	479	487	761	1,184
Girls, 2 to 15 .....	67	123	151	133	122	48	41	36	66	105
Children under 2 .....	61	124	119	145	24	27	41	43	67	94
Footwear .....	320	1293	1118	145	165	158	300	192	297	479
Other apparel products and services .....	297	169	96	95	224	126	119	241	262	518
Transportation .....	9,203	4,224	2,514	4,403	4,569	6,724	6,585	7,192	8,626	14,466
Vehicle purchases (net outlay) .....	3,258	1,108	1,461	1,686	1,042	2,879	2,337	1,939	2,690	5,522
Cars and trucks, new .....	1,782	1,415	184	1,051	1,730	1,290	910	687	1,311	3,409
Cars and trucks, used .....	1,428	1,693	1,378	1,635	305	1,589	1,406	1,215	1,370	1,997
Other vehicles .....	47	(4)	(4)	(4)	17	(4)	120	138	19	116
Gasoline and motor oil .....	2,397	1,237	988	1,179	1,666	1,754	1,935	2,160	2,598	3,327

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, 2006-2007 — 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 .....	\$2,873	\$1,509	\$898	\$1,287	\$1,392	\$1,901	\$2,099	\$2,716	\$2,804	\$4,296
Vehicle finance charges .....	312	109	138	101	141	220	256	298	354	460
Maintenance and repairs .....	842	479	269	403	475	484	607	808	859	1,264
Vehicle insurance .....	1,134	1,530	1,472	1,596	1,516	937	964	1,201	1,081	1,509
Vehicle rental, leases, licenses, and other charges .....	584	391	119	187	259	259	272	409	512	1,063
Public transportation .....	674	369	167	250	470	190	214	377	535	1,321
Healthcare .....	3,516	1,790	1,227	1,704	2,700	2,683	3,275	3,226	3,817	4,666
Health insurance .....	1,714	796	570	832	1,330	1,459	1,475	1,658	1,882	2,243
Medical services .....	930	535	330	364	684	551	1,058	769	970	1,286
Drugs .....	716	361	298	445	588	580	662	661	777	906
Medical supplies .....	156	198	130	63	98	93	80	138	188	232
Entertainment .....	2,771	1,392	869	1,056	1,708	1,363	1,635	2,294	2,492	4,589
Fees and admissions .....	624	273	123	142	267	176	294	332	500	1,235
Audio and visual equipment and services .....	931	579	444	525	663	721	793	882	873	1,283
Pets, toys, hobbies, and playground equipment .....	651	286	182	342	260	386	447	622	682	956
Other entertainment supplies, equipment, and services .....	566	253	1,119	47	518	81	101	457	437	1,114
Personal care products and services .....	609	222	199	287	336	315	384	455	579	984
Reading .....	149	63	54	52	69	76	98	124	136	249
Education .....	797	1,579	180	220	1,150	127	240	364	514	1,755
Tobacco products and smoking supplies .....	361	299	370	289	338	392	469	379	426	302
Miscellaneous .....	1,094	436	392	569	462	626	542	604	1,096	1,892
Cash contributions .....	2,509	1,106	392	693	1,653	861	1,253	1,511	1,848	4,864
Personal insurance and pensions .....	5,963	655	416	528	973	1,685	2,520	3,587	5,358	12,292
Life and other personal insurance .....	460	119	120	145	217	288	242	310	417	813
Pensions and Social Security .....	5,503	537	296	383	757	1,397	2,278	3,277	4,941	11,479
Sources of income and personal taxes:										
Money income before taxes .....	67,780	-2,643	8,340	12,385	17,287	24,862	34,604	44,896	59,598	133,893
Wages and salaries .....	51,061	2,244	2,022	3,538	7,341	13,828	22,584	31,532	45,521	105,905
Self-employment income .....	4,419	1,644	1,556	1,109	266	875	1,259	1,705	2,410	11,329
Social Security, private and government retirement .....	8,893	681	4,366	7,090	8,000	8,405	9,026	9,983	9,148	10,352
Interest, dividends, rental income, other property income .....	2,350	55	295	376	424	680	1,104	869	1,576	5,191
Unemployment and workers' compensation, veterans' benefits .....	246	132	1,211	1,233	1,294	278	152	328	362	205
Public assistance, supplemental security income, food stamps .....	338	542	1,651	822	701	441	245	188	314	64
Regular contributions for support .....	355	163	189	1,143	1,201	1,233	1,126	1,199	1,147	729
Other income .....	118	1,186	1,262	174	160	1,122	1,107	191	120	118
Personal taxes .....	3,304	525	248	-28	267	586	787	1,050	2,375	7,751
Federal income taxes .....	2,417	302	111	-173	36	317	437	626	1,614	5,916
State and local income taxes .....	603	105	69	10	60	116	181	209	445	1,382
Other taxes .....	284	117	68	135	171	153	169	215	316	453
Income after taxes .....	64,476	-3,168	8,092	12,413	17,020	24,276	33,817	43,846	57,223	126,142

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, 2006-2007 — 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 .....	- \$3,831	- \$5,523	\$4,610	- \$4,359	- \$813	- \$3,213	- \$4,366	- \$3,969	- \$2,069	- \$6,037
Net change in total assets .....	7,452	2,064	5,435	-2,316	-1,645	403	2,861	2,319	9,334	15,593
Net change in total liabilities .....	11,283	7,587	825	2,043	-832	3,616	7,227	6,288	11,403	21,630
Other financial information:										
Other money receipts .....	1,153	1267	168	1555	1,439	753	1,615	882	986	1,567
Mortgage principal paid on owned property .....	-2,626	-1,388	-338	-623	-682	-1,062	-1,291	-1,607	-2,358	-5,023
Estimated market value of owned home .....	231,942	133,403	71,304	98,034	114,627	132,851	142,890	159,129	214,883	391,790
Estimated monthly rental value of owned home .....	1,064	652	378	535	632	686	746	859	1,067	1,625
Gifts of goods and services .....	1,735	842	383	391	762	569	844	948	1,324	3,372
Food .....	189	184	87	139	88	51	83	82	116	387
Alcoholic beverages .....	15	11	( <sup>3</sup> )	( <sup>3</sup> )	13	11	6	115	19	26
Housing .....	320	225	59	53	130	119	148	276	251	587
Housekeeping supplies .....	38	133	112	16	127	115	27	36	44	53
Household textiles .....	23	( <sup>4</sup> )	12	11	133	18	120	12	55	22
Appliances and miscellaneous housewares .....	37	138	17	116	11	119	140	114	24	67
Major appliances .....	19	131	( <sup>4</sup> )	13	( <sup>3</sup> )	110	17	19	19	39
Small appliances and miscellaneous housewares .....	18	16	17	113	11	19	133	15	14	28
Miscellaneous household equipment .....	53	19	114	112	19	129	110	50	53	93
Other housing .....	169	1146	125	119	160	48	52	164	75	352
Apparel and services .....	336	107	139	88	144	142	148	161	366	577
Males, 2 and over .....	85	122	140	18	49	58	27	34	77	151
Females, 2 and over .....	127	127	176	133	68	30	44	58	133	226
Children under 2 .....	56	123	116	36	18	24	40	35	65	87
Other apparel products and services .....	68	134	17	112	19	130	36	134	91	113
Jewelry and watches .....	26	125	13	14	16	110	14	121	35	43
All other apparel products and services ...	43	110	13	18	12	120	132	112	56	70
Transportation .....	135	49	59	128	56	15	94	43	96	266
Health care .....	42	12	15	15	130	134	1102	131	125	54
Entertainment .....	123	115	14	119	1101	75	51	96	119	206
Toys, games, arts and crafts, and tricycles	41	19	( <sup>4</sup> )	18	17	119	19	143	161	63
Other entertainment .....	81	15	14	112	194	55	42	53	58	144
Personal care products and services .....	19	( <sup>4</sup> )	( <sup>4</sup> )	16	19	11	14	8	16	39
Reading .....	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	12	11	( <sup>3</sup> )	2	1	2
Education .....	407	1354	115	128	153	157	119	171	171	964
All other gifts .....	147	16	115	25	147	74	90	63	144	264

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

<sup>2</sup> Value is less than or equal to 0.05.

<sup>3</sup> Value is less than or equal to 0.5.

<sup>4</sup> No data reported.

n.a. Not applicable.