

Table 3243. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

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)	22,829	1,006	876	1,375	1,190	2,094	2,061	1,861	3,222	9,143
Consumer unit characteristics:										
Income before taxes	\$75,840	- \$3,596	\$8,069	\$12,534	\$17,552	\$24,625	\$34,893	\$44,747	\$58,892	\$141,449
Income after taxes	68,294	-3,845	8,238	12,507	17,701	24,482	33,812	42,610	55,175	124,625
Age of reference person	59.2	59.7	59.3	59.5	59.8	59.4	59.5	59.1	59.2	58.9
Average number in consumer unit:										
People	2.1	1.5	1.5	1.5	1.7	1.9	2.0	2.1	2.2	2.5
Children under 182	1.1	1.1	1.1	.1	.2	.2	.2	.2	.2
Adults 65 and older1	1.1	(²)	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.4	.4	.4	.6	.8	1.1	1.3	1.4	1.9
Vehicles	2.2	1.2	1.1	1.2	1.5	1.7	1.8	2.1	2.3	2.8
Percent distribution:										
Reference person:										
Men	49	47	44	46	43	42	44	46	48	55
Women	51	53	56	54	57	58	56	54	52	45
Housing tenure:										
Homeowner	79	55	43	48	62	68	77	77	83	93
With mortgage	43	20	14	17	27	30	39	41	45	58
Without mortgage	36	35	30	32	35	39	38	36	38	35
Renter	21	45	57	52	38	32	23	23	17	7
Race of reference person:										
Black or African-American	12	19	25	17	20	17	16	15	12	6
White, Asian, and all other races	88	81	75	83	80	83	84	85	88	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	7	10	11	12	10	10	9	9	7	5
Not Hispanic or Latino	93	90	89	88	90	90	91	91	93	95
Education of reference person:										
Elementary (1-8)	5	10	18	12	7	7	5	7	4	1
High school (9-12)	30	34	34	42	45	45	37	41	30	19
College	65	56	48	45	48	47	57	52	67	80
Never attended and other	(²)	(³)	(²)	1	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	91	72	65	69	80	89	94	93	96	98
Average annual expenditures	\$55,794	\$26,452	\$23,025	\$21,574	\$26,373	\$32,238	\$35,887	\$40,501	\$48,682	\$87,209
Food	6,756	4,236	3,877	3,064	3,912	4,111	5,026	5,361	6,618	9,802
Food at home	4,123	2,979	2,929	2,168	2,810	2,860	3,504	3,543	4,172	5,485
Cereals and bakery products	550	397	434	331	396	377	466	465	554	724
Cereals and cereal products	172	128	136	133	133	108	152	146	168	222
Bakery products	379	269	299	198	263	268	314	318	387	503
Meats, poultry, fish, and eggs	892	588	652	474	651	692	787	736	898	1,168
Beef	242	142	186	102	170	185	207	209	242	323
Pork	179	121	139	129	146	137	166	143	193	220
Other meats	125	79	98	47	104	109	107	96	137	158
Poultry	157	94	109	93	120	128	151	127	155	201
Fish and seafood	134	109	82	64	70	91	111	111	115	193
Eggs	56	44	38	38	41	42	46	49	56	71
Dairy products	430	296	302	226	293	307	327	348	458	578
Fresh milk and cream	145	104	121	85	101	124	115	129	163	178
Other dairy products	285	192	181	141	192	183	212	219	295	400
Fruits and vegetables	765	500	467	431	521	503	681	623	752	1,042
Fresh fruits	269	169	133	142	194	158	242	204	267	375
Fresh vegetables	245	159	148	134	166	165	219	198	235	337
Processed fruits	117	77	79	70	63	81	108	98	106	160
Processed vegetables	135	94	107	84	97	98	112	123	144	170
Other food at home	1,485	1,199	1,074	706	949	982	1,242	1,371	1,510	1,973
Sugar and other sweets	158	130	123	77	86	111	117	155	147	216
Fats and oils	121	99	96	75	86	76	116	109	133	149
Miscellaneous foods	746	668	485	318	462	482	615	732	732	1,004
Nonalcoholic beverages	399	286	321	221	293	292	355	346	454	497
Food prepared by consumer unit on out-of-town trips	62	116	149	115	122	22	39	30	43	108

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, 2012-2013 — 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
Food away from home	2,633	1,257	948	896	1,102	1,251	1,522	1,818	2,446	4,317
Alcoholic beverages	479	135	207	73	210	214	314	251	439	826
Housing	17,608	10,772	8,470	8,385	10,039	12,288	12,876	14,189	15,469	25,417
Shelter	9,990	6,140	4,896	4,873	5,635	7,000	6,924	8,201	8,405	14,537
Owned dwellings	7,128	3,174	1,477	1,934	3,095	4,097	4,546	5,501	5,978	11,425
Mortgage interest and charges	3,261	1,193	588	694	1,414	1,897	2,180	2,479	2,862	5,229
Property taxes	2,349	961	612	683	1,067	1,290	1,472	1,631	1,972	3,806
Maintenance, repairs, insurance, other expenses	1,518	1,020	277	557	614	911	894	1,391	1,144	2,390
Rented dwellings	1,863	2,569	3,218	2,803	2,325	2,549	2,020	2,280	1,883	1,169
Other lodging	999	397	¹ 201	¹ 136	215	353	358	420	545	1,944
Utilities, fuels, and public services	4,064	2,572	2,340	2,416	2,925	3,250	3,501	3,645	4,080	5,182
Natural gas	414	256	232	248	281	285	316	338	373	572
Electricity	1,542	1,068	1,058	1,087	1,265	1,396	1,447	1,430	1,559	1,817
Fuel oil and other fuels	170	¹ 98	¹ 37	¹ 61	¹ 50	135	119	160	164	246
Telephone services	1,348	771	704	682	914	970	1,088	1,189	1,412	1,784
Residential phone service, VOIP, and phone cards	467	315	310	299	386	413	421	426	480	560
Cellular phone service	881	456	394	384	529	557	667	764	932	1,224
Water and other public services	590	379	310	338	415	463	532	528	573	762
Household operations	1,033	440	292	303	363	626	636	690	757	1,719
Personal services	98	⁽³⁾	⁽²⁾	⁽³⁾	¹ 1	¹ 124	156	¹ 9	132	190
Other household expenses	935	440	292	303	362	502	580	682	725	1,529
Housekeeping supplies	721	485	401	259	402	542	648	498	699	1,025
Laundry and cleaning supplies	161	172	99	57	122	135	159	89	187	203
Other household products	395	229	242	123	178	297	360	298	392	562
Postage and stationery	165	83	60	79	102	109	130	111	120	260
Household furnishings and equipment	1,801	1,135	540	533	713	869	1,168	1,156	1,527	2,954
Household textiles	129	277	¹ 44	78	33	105	58	91	115	182
Furniture	420	142	72	112	191	224	249	218	373	702
Floor coverings	26	¹ 2	¹ 2	¹ 6	¹ 34	8	14	¹ 11	10	48
Major appliances	226	92	73	63	117	101	191	158	198	355
Small appliances, miscellaneous housewares	131	108	61	60	37	86	45	65	146	210
Miscellaneous household equipment	868	514	289	213	303	345	610	613	685	1,457
Apparel and services	1,599	900	833	590	758	767	654	941	1,342	2,735
Men and boys	346	106	236	96	170	99	123	211	297	620
Men, 16 and over	307	¹ 00	¹ 232	¹ 49	141	82	86	195	258	563
Boys, 2 to 15	39	¹ 6	¹ 4	¹ 47	29	17	37	16	38	57
Women and girls	686	240	391	285	313	351	320	372	620	1,167
Women, 16 and over	622	216	390	268	275	312	269	321	575	1,062
Girls, 2 to 15	64	¹ 23	¹ 1	¹ 18	¹ 38	39	50	52	45	105
Children under 2	44	¹ 48	¹ 13	¹ 7	¹ 21	¹ 39	¹ 11	¹ 24	¹ 56	65
Footwear	285	¹ 06	¹ 124	121	¹ 128	164	119	203	212	493
Other apparel products and services	238	401	70	80	127	115	82	130	157	390
Transportation	9,500	4,485	4,164	3,614	4,008	6,319	6,476	7,516	8,799	14,273
Vehicle purchases (net outlay)	3,085	¹ 1,876	¹ 1,486	¹ 634	¹ 756	2,221	2,067	1,978	2,564	4,880
Cars and trucks, new	1,664	¹ 1,785	¹ 1,065	¹ 154	¹ 644	¹ 1,010	¹ 1,052	¹ 469	1,029	2,822
Cars and trucks, used	1,370	¹ 91	¹ 421	480	¹ 112	1,211	1,015	1,509	1,535	1,930
Other vehicles	¹ 52	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	¹ 129
Gasoline and motor oil	2,839	1,299	1,198	1,219	1,776	1,941	2,285	2,647	3,006	3,860
Other vehicle expenses	2,934	1,041	1,272	1,619	1,306	1,984	1,888	2,507	2,733	4,372
Vehicle finance charges	196	55	¹ 69	69	69	129	151	197	207	280
Maintenance and repairs	979	406	366	339	469	672	747	804	980	1,425
Vehicle insurance	1,262	¹ 410	¹ 718	¹ 1,100	¹ 616	972	774	1,171	1,109	1,808
Vehicle rental, leases, licenses, and other charges	498	171	119	111	152	212	216	335	437	858
Public and other transportation	641	268	207	141	169	173	236	384	496	1,161
Healthcare	4,377	1,926	1,808	2,487	2,831	3,220	3,354	3,571	4,357	6,056
Health insurance	2,404	1,083	861	1,065	1,418	1,630	1,851	1,984	2,592	3,349
Medical services	1,131	370	471	965	944	930	797	816	906	1,593
Drugs	676	409	370	399	420	588	621	668	688	848
Medical supplies	165	64	107	58	49	73	85	103	171	267
Entertainment	2,789	993	1,010	1,149	1,308	1,702	1,786	1,781	2,333	4,478
Fees and admissions	607	141	51	51	173	162	182	193	453	1,195
Audio and visual equipment and services	1,042	602	619	547	695	759	850	909	1,007	1,402

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, 2012-2013 — 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
Pets, toys, hobbies, and playground equipment	812	194	285	302	401	615	625	548	681	1,270
Pets	682	188	241	234	349	535	508	457	579	1,064
Toys, hobbies, and playground equipment	129	16	144	168	152	80	117	191	103	206
Other entertainment supplies, equipment, and services	328	155	155	248	139	167	128	131	192	611
Personal care products and services	667	385	289	217	289	329	453	409	596	1,074
Reading	132	52	48	35	52	58	67	89	125	218
Education	1,180	1267	1132	1248	1151	102	432	576	591	2,404
Tobacco products and smoking supplies	405	378	579	497	396	443	517	375	342	373
Miscellaneous	874	672	501	285	531	459	450	700	674	1,368
Cash contributions	2,368	866	558	521	1,036	775	1,069	1,077	1,568	4,360
Personal insurance and pensions	7,060	385	550	410	853	1,450	2,413	3,665	5,429	13,826
Life and other personal insurance	479	154	149	138	185	191	229	232	407	834
Pensions and Social Security	6,582	231	402	271	668	1,260	2,184	3,432	5,022	12,993
Sources of income and personal taxes:										
Money income before taxes	\$75,840	-\$3,596	\$8,069	\$12,534	\$17,552	\$24,625	\$34,893	\$44,747	\$58,892	\$141,449
Wages and salaries	58,650	1,893	2,101	2,609	6,749	12,931	22,004	33,104	44,585	114,389
Self-employment income	5,119	-7,937	165	1179	562	741	1,509	1,469	2,915	11,712
Social Security, private and government retirement	8,269	1,097	2,753	6,873	8,164	8,732	9,712	8,173	9,291	9,039
Interest, dividends, rental income, other property income	2,348	248	249	398	246	589	311	766	1,014	5,001
Public assistance, supplemental security income, food stamps	599	575	2,324	1,806	1,018	839	509	362	483	255
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	664	1132	1359	510	624	711	679	754	505	803
Other income	192	396	1218	1160	1189	183	1169	1119	1101	250
Personal taxes (contains some imputed values)	7,546	249	-169	28	-150	143	1,081	2,137	3,718	16,824
Federal income taxes	5,866	226	-141	-34	-222	-117	716	1,428	2,710	13,289
State and local income taxes	1,536	-29	-57	40	38	114	276	604	905	3,303
Other taxes	144	152	129	21	34	146	89	105	103	232
Income after taxes	68,294	-3,845	8,238	12,507	17,701	24,482	33,812	42,610	55,175	124,625
Addenda:										
Net change in total assets and liabilities	\$15,138	\$652	\$4,816	-\$4,804	\$2,525	-\$7,052	\$6,986	-\$4,924	\$4,432	\$37,139
Net change in total assets	24,411	5,651	5,594	1,519	2,665	1,260	10,935	1,289	7,224	53,656
Net change in total liabilities	9,273	4,999	777	6,323	140	8,313	3,949	6,213	2,793	16,517
Other financial information:										
Other money receipts	1,329	1565	1118	1704	1835	226	695	1609	828	2,405
Mortgage principal paid on owned property	-2,468	-1,101	-454	-435	-952	-1,052	-1,193	-1,642	-1,921	-4,287
Estimated market value of owned home	200,647	97,423	56,450	61,577	85,883	140,918	128,372	136,805	165,439	317,058
Estimated monthly rental value of owned home	1,113	581	371	429	595	729	843	855	996	1,655
Gifts of goods and services, total	1,883	998	810	910	1,059	659	644	944	916	3,473
Food	175	178	123	19	70	53	50	69	101	345
Alcoholic beverages	13	(2)	116	(2)	11	12	15	15	15	20
Housing	312	174	218	59	116	97	208	186	222	536
Housekeeping supplies	39	131	122	14	16	33	36	33	38	56
Household textiles	11	110	125	16	(2)	11	12	118	123	12
Appliances and miscellaneous housewares	32	112	112	16	13	115	15	112	145	54
Major appliances	11	17	16	(2)	13	19	11	17	118	15
Small appliances and miscellaneous housewares	21	15	16	16	(2)	17	14	16	128	39
Miscellaneous household equipment	68	122	126	122	135	28	33	56	45	117
Other housing	162	1100	133	121	172	120	132	167	70	297

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, 2012-2013 — 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
Apparel and services	295	110	335	114	234	138	87	156	267	492
Males, 2 and over	81	¹ 15	199	¹ 69	¹ 20	35	18	21	78	133
Females, 2 and over	126	¹ 19	¹ 93	¹ 27	75	47	52	76	97	229
Children under 2	37	¹ 42	18	¹ 7	¹ 21	¹ 28	¹ 7	¹ 23	44	57
Other apparel products and services	51	¹ 34	¹ 34	¹ 10	¹ 118	¹ 28	¹ 10	¹ 35	48	73
Jewelry and watches	17	¹ 3	¹ 1	(²)	¹ 56	¹ 18	¹ 2	¹ 3	¹ 14	24
All other apparel products and services ...	34	¹ 31	¹ 33	¹ 10	¹ 63	¹ 10	¹ 9	¹ 32	¹ 34	50
Transportation	178	498	¹ 9	12	23	172	66	223	56	264
Healthcare	119	¹ 2	¹ 1	¹ 602	¹ 169	¹ 62	¹ 4	¹ 71	¹ 9	153
Entertainment	125	¹ 14	¹ 22	¹ 24	¹ 113	¹ 65	53	37	70	234
Toys, games, arts and crafts, and tricycles	38	(³)	¹ 14	¹ 16	¹ 24	¹ 40	¹ 19	¹ 14	¹ 18	69
Other entertainment	86	¹ 4	¹ 8	¹ 8	89	25	34	23	52	165
Personal care products and services	24	¹ 20	¹ 60	¹ 4	¹ 13	¹ 7	¹ 9	¹ 9	¹ 6	42
Reading	5	¹ 1	¹ 1	¹ 2	(³)	¹ 1	¹ 3	¹ 3	6	9
Education	494	¹ 46	¹ 6	¹ 4	¹ 52	¹ 5	¹ 104	¹ 94	114	1,137
All other gifts	143	55	¹ 120	¹ 70	267	56	45	81	50	239

¹ Data are likely to have large sampling errors.

² Value is too small to display.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014