

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2000-2001

Item	Complete reporting of income									
	Total complete reporting	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 over
Number of consumer units (in thousands)	10,781	439	767	882	691	1,530	1,331	1,087	1,598	2,455
Consumer unit characteristics:										
Income before taxes ¹	\$50,171	\$2,029	\$7,484	\$12,439	\$17,294	\$24,650	\$34,689	\$44,549	\$59,076	\$115,938
Income after taxes ¹	46,422	1,572	5,351	12,268	16,795	23,411	32,776	41,954	55,209	105,899
Age of reference person	59.2	59.6	60.1	60.1	60.1	59.4	59.2	58.9	58.9	58.4
Average number in consumer unit:										
Persons	2.1	1.7	1.6	1.8	1.9	2.0	2.0	2.1	2.2	2.5
Children under 182	.2	.2	.2	.1	.2	.1	.1	.1	.2
Persons 65 and over1	.2	.1	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.7	.5	.6	.9	1.1	1.4	1.5	1.7	2.0
Vehicles	2.3	1.5	1.3	1.4	2.0	2.0	2.2	2.4	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male	57	36	38	45	40	52	54	58	67	72
Female	43	64	62	55	60	48	46	42	33	28
Housing tenure:										
Homeowner	80	57	55	66	80	76	82	84	90	92
With mortgage	42	19	18	21	32	33	43	42	53	61
Without mortgage	39	38	36	45	48	42	40	42	37	31
Renter	20	43	45	34	20	24	18	16	10	8
Race of reference person:										
Black	10	10	20	16	11	12	12	10	8	6
White and other	90	90	80	84	89	88	88	90	92	94
Education of reference person:										
Elementary (1-8)	7	12	17	10	12	11	4	4	3	3
High school (9-12)	41	46	56	57	51	47	49	43	35	22
College	52	41	27	33	36	41	48	54	62	75
Never attended and other	(³)	1	1	(⁴)	1	(⁴)	(⁴)	(³)	(⁴)	(⁴)
At least one vehicle owned or leased	93	77	72	82	91	93	96	96	98	99
Average annual expenditures	\$43,137	\$24,746	\$18,058	\$22,925	\$28,671	\$30,396	\$37,274	\$40,597	\$50,034	\$73,469
Food										
Food at home	3,304	2,185	1,674	2,563	2,483	3,362	3,233	3,512	3,582	4,263
Cereals and bakery products	473	303	258	359	353	506	489	505	510	581
Cereals and cereal products	146	104	83	120	101	170	146	162	145	175
Bakery products	327	198	176	239	252	335	344	342	365	406
Meats, poultry, fish, and eggs	890	542	451	776	698	914	906	925	887	1,150
Beef	255	148	113	209	222	244	253	257	283	335
Pork	206	212	134	231	166	224	199	217	194	230
Other meats	103	54	53	80	86	125	110	91	102	128
Poultry	156	87	80	140	133	143	152	147	160	215
Fish and seafood	128	² 19	45	80	65	135	111	162	113	202
Eggs	43	23	27	36	25	43	81	50	35	40
Dairy products	344	198	165	237	263	351	363	359	390	438
Fresh milk and cream	134	90	90	111	96	143	153	132	143	155
Other dairy products	210	107	75	126	167	208	210	227	248	283
Fruits and vegetables	588	395	286	438	419	584	531	631	653	794
Fresh fruits	189	123	98	136	116	184	173	208	216	256
Fresh vegetables	188	110	84	146	132	180	156	180	223	269
Processed fruits	119	80	65	83	89	112	108	131	116	171
Processed vegetables	92	82	39	74	83	107	93	112	97	98

See footnotes at end of table.

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Other food at home	\$1,009	\$748	\$513	\$754	\$749	\$1,007	\$944	\$1,092	\$1,142	\$1,300
Sugar and other sweets	128	78	71	83	86	128	119	152	161	155
Fats and oils	95	74	55	86	70	97	103	96	108	107
Miscellaneous foods	448	342	192	303	315	452	409	485	500	612
Nonalcoholic beverages	282	239	158	245	225	294	269	312	313	327
Food prepared by consumer unit on out-of-town trips	57	² 15	² 37	38	54	37	44	48	59	99
Food away from home	2,286	1,371	802	1,049	1,300	1,455	1,719	2,362	2,895	4,046
Alcoholic beverages	370	257	152	188	201	253	251	341	477	656
Housing	13,035	9,095	6,192	7,814	9,188	9,538	11,349	11,658	15,128	21,232
Shelter	7,015	4,616	3,374	4,262	4,856	4,899	5,920	5,826	7,813	12,101
Owned dwellings	5,011	2,376	1,739	2,414	3,434	2,971	4,331	4,260	5,812	9,333
Mortgage interest and charges	2,431	974	665	898	1,473	1,117	2,091	1,793	2,758	5,136
Property taxes	1,443	1,007	627	796	1,132	1,022	1,159	1,233	1,702	2,436
Maintenance, repairs, insurance, other expenses	1,137	396	446	720	829	832	1,081	1,234	1,352	1,762
Rented dwellings	1,211	1,891	1,451	1,706	1,037	1,536	1,151	1,129	1,000	889
Other lodging	793	348	185	142	386	392	437	437	1,001	1,878
Utilities, fuels, and public services	2,871	2,270	1,839	2,150	2,541	2,486	2,804	2,859	3,054	3,817
Natural gas	391	316	225	281	394	312	355	425	434	523
Electricity	1,065	836	741	907	947	962	1,063	1,072	1,112	1,330
Fuel oil and other fuels	125	² 109	104	66	155	129	150	86	111	158
Telephone services	924	700	555	613	748	784	911	905	990	1,302
Water and other public services	365	310	214	283	297	299	326	371	406	505
Household operations	543	502	171	238	438	388	354	407	456	1,123
Personal services	101	⁽³⁾	² 10	² 24	² 144	² 104	² 42	² 98	68	216
Other household expenses	442	502	160	214	294	284	312	309	387	908
Housekeeping supplies	670	419	240	355	465	532	725	585	728	1,090
Laundry and cleaning supplies	200	100	82	100	153	152	240	136	195	347
Other household products	313	242	94	154	212	243	357	254	363	507
Postage and stationery	157	² 77	64	101	100	137	128	195	170	236
Household furnishings and equipment	1,936	1,287	568	810	888	1,233	1,546	1,981	3,078	3,100
Household textiles	163	25	38	57	115	183	141	156	172	273
Furniture	363	231	206	93	167	246	193	359	471	684
Floor coverings	58	² 98	² 5	² 55	² 11	40	15	22	84	114
Major appliances	217	² 89	107	158	127	199	151	249	282	312
Small appliances, miscellaneous housewares	110	452	22	35	64	62	92	109	137	164
Miscellaneous household equipment	1,025	392	190	413	404	503	953	1,085	1,932	1,554
Apparel and services	1,785	896	527	792	1,066	1,074	1,653	1,554	2,161	3,290
Men and boys	418	176	79	131	248	273	396	339	512	799
Men, 16 and over	381	162	62	111	208	224	347	318	466	761
Boys, 2 to 15	37	² 14	17	20	39	49	49	22	46	39
Women and girls	733	414	183	299	476	453	690	662	908	1,321
Women, 16 and over	673	377	124	276	405	397	633	608	856	1,237
Girls, 2 to 15	60	² 37	59	23	71	57	57	54	52	84
Children under 2	58	² 23	32	24	34	40	47	62	103	75
Footwear	311	² 113	² 79	225	198	180	352	281	335	543
Other apparel products and services	265	170	155	114	110	127	168	208	303	552
Transportation	8,097	4,978	4,192	4,476	5,071	5,962	7,876	8,346	9,502	12,449
Vehicle purchases (net outlay)	3,678	² 2,383	2,256	2,110	² 2,105	2,608	4,007	4,066	4,289	5,280
Cars and trucks, new	1,953	² 1,585	² 769	² 827	² 753	1,185	2,233	1,761	2,226	3,363
Cars and trucks, used	1,676	² 798	1,487	1,283	1,353	1,423	1,774	2,270	1,963	1,778
Other vehicles	² 50	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	² 36	² 100	² 138
Gasoline and motor oil	1,379	931	691	748	1,147	1,122	1,378	1,407	1,616	1,961

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, 2000-2001 — Continued

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Other vehicle expenses	\$2,507	\$1,300	\$977	\$1,365	\$1,625	\$1,955	\$2,108	\$2,560	\$3,036	\$4,046
Vehicle finance charges	363	138	132	212	203	351	391	442	424	493
Maintenance and repairs	713	420	362	440	515	593	539	759	808	1,109
Vehicle insurance	873	454	364	464	682	740	746	927	1,054	1,318
Vehicle rental, leases, licenses, other charges	558	288	120	249	225	271	432	432	750	1,126
Public transportation	533	364	268	253	194	276	384	313	561	1,162
Health care	2,687	2,509	1,813	2,179	2,258	2,440	2,486	2,581	2,966	3,422
Health insurance	1,163	913	765	819	967	1,115	1,170	1,123	1,341	1,439
Medical services	795	1,079	644	477	652	687	617	593	862	1,153
Drugs	585	338	321	787	540	565	544	712	558	645
Medical supplies	145	² 178	83	96	98	73	154	154	206	184
Entertainment	2,396	971	659	1,394	2,925	1,881	1,867	2,197	2,895	3,773
Fees and admissions	602	264	115	195	243	292	364	390	564	1,501
Television, radios, sound equipment	641	412	352	393	515	499	638	706	722	902
Pets, toys, and playground equipment	410	155	134	225	218	319	403	503	485	629
Other entertainment supplies, equipment, and services	744	140	58	581	1,950	770	463	599	1,124	740
Personal care products and services	590	378	225	363	364	466	810	542	649	840
Reading	193	104	107	89	117	126	157	180	245	327
Education	368	² 35	² 86	48	147	113	151	339	385	968
Tobacco products and smoking supplies	362	279	326	316	307	363	406	489	413	307
Miscellaneous	883	483	326	350	614	740	802	1,065	884	1,443
Cash contributions	1,530	597	350	364	805	685	1,064	1,045	1,529	3,681
Personal insurance and pensions	5,252	608	628	939	1,825	1,939	3,450	4,385	6,323	12,770
Life and other personal insurance	676	465	262	560	283	350	627	501	781	1,234
Pensions and Social Security	4,576	143	366	380	1,542	1,589	2,823	3,884	5,542	11,536
Sources of income and personal taxes: ¹										
Money income before taxes	50,171	2,029	7,484	12,439	17,294	24,650	34,689	44,549	59,076	115,938
Wages and salaries	37,302	899	1,144	3,680	8,097	15,220	24,367	32,478	46,131	92,587
Self-employment income	3,725	² -362	422	167	798	869	1,879	1,410	2,514	12,185
Social Security, private and government retirement	6,946	829	4,141	7,096	6,885	7,761	7,272	8,716	8,586	6,343
Interest, dividends, rental income, other property income	1,292	58	135	238	277	322	581	974	1,207	3,724
Unemployment and workers' compensation, veterans' benefits	249	² 54	² 8	² 54	² 144	142	222	320	315	464
Public assistance, supplemental security income, food stamps	418	363	1,418	1,039	773	157	130	243	257	291
Regular contributions for support	173	² 40	² 139	² 100	² 258	² 146	² 168	² 361	² 26	241
Other income	68	² 149	² 77	² 66	² 61	34	70	² 48	² 39	104
Personal taxes	3,749	457	2,133	171	499	1,240	1,913	2,595	3,867	10,039
Federal income taxes	2,838	332	1,768	85	258	840	1,360	1,958	2,882	7,742
State and local income taxes	694	24	315	40	19	190	352	448	737	1,939
Other taxes	217	² 102	49	46	222	209	201	189	248	358
Income after taxes	46,422	1,572	5,351	12,268	16,795	23,411	32,776	41,954	55,209	105,899

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, 2000-2001 — Continued

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	Total complete reporting	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 over
Addenda:										
Net change in total assets and liabilities	- \$4,128	\$9,602	\$1,239	- \$1,241	\$1,147	- \$3,987	- \$6,419	- \$2,783	- \$13,186	- \$4,330
Net change in total assets	896	10,269	4,487	101	3,425	-2,967	-200	5,117	-6,052	3,328
Net change in total liabilities	5,025	667	3,247	1,342	2,278	1,020	6,219	7,900	7,134	7,658
Other financial information:										
Other money receipts	1,153	2519	111	389	2434	634	80	456	1,053	3,351
Mortgage principal paid on owned property	-1,616	-959	-392	-589	-710	-880	-1,377	-1,264	-1,737	-3,405
Estimated market value of owned home ...	118,925	84,884	71,613	68,423	92,442	74,676	95,351	96,357	133,492	206,275
Estimated monthly rental value of owned home	787	554	397	489	691	549	690	715	899	1,243
Gifts of goods and services	1,481	687	534	532	571	951	1,222	1,131	1,457	3,179
Food	99	233	212	225	241	46	63	86	135	219
Alcoholic beverages	8	(³)	210	26	22	25	8	26	8	15
Housing	385	241	128	125	148	275	336	403	333	779
Housekeeping supplies	60	247	28	229	36	36	52	72	73	105
Household textiles	28	24	23	24	213	263	211	26	32	49
Appliances and miscellaneous housewares	41	283	22	217	211	222	38	73	43	63
Major appliances	13	(⁴)	(⁴)	212	23	216	22	236	216	14
Small appliances and miscellaneous housewares	27	283	22	24	28	27	36	37	27	49
Miscellaneous household equipment	102	57	30	14	31	77	147	120	126	154
Other housing	153	249	86	62	258	76	88	132	60	407
Apparel and services	358	158	110	147	176	263	380	240	467	633
Males, 2 and over	111	228	10	23	57	107	109	51	139	218
Females, 2 and over	122	254	28	54	61	94	151	92	113	228
Children under 2	51	23	18	23	34	31	46	58	90	68
Other apparel products and services	74	253	254	246	225	30	74	239	124	118
Jewelry and watches	27	252	243	212	26	29	21	29	52	36
All other apparel products and services	47	21	210	234	219	221	253	229	272	82
Transportation	132	19	97	29	15	23	48	33	46	447
Health care	62	231	26	246	23	2115	218	217	32	138
Entertainment	119	76	57	62	29	106	101	133	115	206
Toys, games, hobbies, and tricycles	55	227	32	38	220	43	50	57	58	89
Other entertainment	64	49	25	23	10	63	51	76	56	118
Personal care products and services	45	251	29	211	218	23	176	28	38	45
Reading	2	23	3	3	(³)	1	1	2	4	3
Education	134	24	21	23	291	214	25	82	111	428
All other gifts	136	70	100	75	47	81	66	122	167	265

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.

n.a. Not applicable.