

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

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) ....	13,209	370	959	905	870	1,597	1,550	1,372	2,135	3,451
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$56,036	\$1,229	\$7,813	\$12,440	\$17,306	\$24,944	\$34,616	\$44,319	\$58,627	\$123,573
Income after taxes <sup>1</sup> .....	53,195	1,341	7,733	12,395	17,085	24,489	33,409	42,461	55,998	115,894
Age of reference person .....	59.1	59.4	60.0	59.8	59.6	59.7	59.5	59.1	58.8	58.4
Average number in consumer unit:										
Persons .....	2.1	1.8	1.5	1.8	1.9	1.9	2.1	2.2	2.3	2.5
Children under 18 .....	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2
Persons 65 and over .....	.1	2.1	( <sup>3</sup> )	.1	.1	.1	.1	.1	.1	.1
Earners .....	1.3	.7	.4	.6	.9	1.1	1.3	1.5	1.5	1.9
Vehicles .....	2.3	1.5	1.0	1.6	1.6	1.8	2.3	2.3	2.6	3.0
Percent distribution:										
Sex of reference person:										
Male .....	52	31	34	40	43	40	50	55	59	66
Female .....	48	69	66	60	57	60	50	45	41	34
Housing tenure:										
Homeowner .....	80	62	49	62	67	78	81	83	88	94
With mortgage .....	43	29	20	20	27	36	40	48	52	60
Without mortgage .....	37	33	29	42	40	43	41	35	36	34
Renter .....	20	38	51	38	33	22	19	17	12	6
Race of reference person:										
Black or African American .....	11	16	26	16	18	16	10	8	7	4
White, Asian, and All Other Races .....	89	84	74	84	82	84	90	92	93	96
Education of reference person:										
Elementary (1-8) .....	7	13	20	10	13	10	5	7	2	1
High school (9-12) .....	38	40	47	56	52	48	44	39	35	20
College .....	55	43	32	33	34	42	51	54	63	79
Never attended and other .....	( <sup>4</sup> )	4	( <sup>4</sup> )	1	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>5</sup> )
At least one vehicle owned or leased .....	91	73	61	82	85	93	96	95	97	99
Average annual expenditures .....	\$46,353	\$24,768	\$17,619	\$22,569	\$24,644	\$29,610	\$37,414	\$41,306	\$50,088	\$79,670
Food .....	5,776	3,677	2,914	3,481	3,735	4,153	5,310	5,250	6,309	8,721
Food at home .....	3,334	2,682	1,954	2,315	2,479	2,645	3,351	3,101	3,840	4,361
Cereals and bakery products .....	442	408	276	306	353	357	454	383	485	577
Cereals and cereal products .....	141	155	111	89	133	118	148	136	148	169
Bakery products .....	301	254	165	217	220	239	306	248	337	408
Meats, poultry, fish, and eggs .....	874	627	555	611	622	666	864	914	1,140	1,061
Beef .....	265	125	129	154	176	190	214	241	520	286
Pork .....	181	159	138	149	137	148	181	182	187	225
Other meats .....	105	76	68	94	89	73	142	114	110	122
Poultry .....	142	111	88	105	113	122	149	141	171	168
Fish and seafood .....	147	127	106	81	79	98	137	202	117	222
Eggs .....	35	28	26	29	27	35	42	34	34	38
Dairy products .....	343	268	207	227	269	307	325	319	377	449
Fresh milk and cream .....	125	87	97	108	109	125	127	127	132	141
Other dairy products .....	218	182	109	119	159	182	199	192	245	308
Fruits and vegetables .....	615	526	340	421	463	484	645	577	649	831
Fresh fruits .....	202	170	96	140	148	144	215	205	212	279
Fresh vegetables .....	201	186	116	107	160	163	208	172	222	273
Processed fruits .....	119	100	66	109	85	100	130	89	117	162
Processed vegetables .....	93	70	61	64	70	77	92	111	98	118

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, 2002-2003 — Continued**

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Other food at home .....	\$1,059	\$853	\$577	\$750	\$772	\$831	\$1,063	\$908	\$1,188	\$1,443
Sugar and other sweets .....	130	88	74	94	82	128	145	100	128	178
Fats and oils .....	94	102	62	70	88	81	84	86	98	120
Miscellaneous foods .....	486	358	248	360	369	370	475	430	529	676
Nonalcoholic beverages .....	295	256	175	199	219	228	302	256	373	373
Food prepared by consumer unit on out-of-town trips .....	53	<sup>2</sup> 49	<sup>2</sup> 17	<sup>2</sup> 27	<sup>2</sup> 14	24	56	35	60	96
Food away from home .....	2,442	995	960	1,166	1,256	1,508	1,960	2,149	2,469	4,360
Alcoholic beverages .....	445	211	167	200	148	259	290	333	373	910
Housing .....	13,974	10,162	6,934	8,023	8,678	9,393	11,073	12,359	15,271	22,487
Shelter .....	7,603	5,212	3,855	4,444	4,994	4,765	5,926	6,657	7,756	12,733
Owned dwellings .....	5,641	3,334	1,907	2,139	2,880	3,151	4,087	4,609	6,094	10,521
Mortgage interest and charges .....	2,710	1,550	798	717	1,068	1,409	2,039	2,224	3,244	5,071
Property taxes .....	1,594	853	672	822	754	923	1,093	1,231	1,531	3,062
Maintenance, repairs, insurance, other expenses .....	1,337	931	437	599	1,057	820	954	1,154	1,319	2,388
Rented dwellings .....	1,283	1,561	1,789	2,137	1,921	1,393	1,427	1,678	1,018	618
Other lodging .....	679	317	159	169	193	222	412	371	643	1,594
Utilities, fuels, and public services .....	3,033	2,484	1,908	2,180	2,248	2,589	2,847	3,037	3,255	3,975
Natural gas .....	399	360	237	271	293	337	377	355	421	550
Electricity .....	1,126	944	795	875	900	996	1,085	1,180	1,216	1,360
Fuel oil and other fuels .....	140	<sup>2</sup> 78	62	93	105	116	122	147	146	201
Telephone services .....	988	824	612	670	673	811	910	1,006	1,037	1,351
Water and other public services .....	381	278	202	270	278	329	353	349	434	512
Household operations .....	606	758	176	222	178	300	320	495	553	1,267
Personal services .....	86	<sup>2</sup> 386	<sup>2</sup> 3	<sup>2</sup> 3	<sup>2</sup> 10	<sup>2</sup> 27	<sup>2</sup> 28	<sup>2</sup> 48	79	189
Other household expenses .....	521	372	173	220	168	273	292	447	474	1,077
Housekeeping supplies .....	847	399	356	436	415	544	573	660	1,853	987
Laundry and cleaning supplies .....	156	135	107	114	136	140	176	123	166	193
Other household products .....	502	173	150	227	179	242	256	353	1,460	516
Postage and stationery .....	188	90	99	95	101	162	141	184	227	277
Household furnishings and equipment .....	1,886	1,309	639	741	844	1,195	1,407	1,510	1,854	3,525
Household textiles .....	176	<sup>2</sup> 29	59	28	141	108	110	193	111	356
Furniture .....	461	277	128	130	151	253	325	238	489	965
Floor coverings .....	65	<sup>2</sup> 133	<sup>2</sup> 2	<sup>2</sup> 31	<sup>2</sup> 49	9	21	14	46	166
Major appliances .....	223	<sup>2</sup> 18	80	174	128	124	170	254	205	390
Small appliances, miscellaneous housewares .....	147	199	40	67	55	185	103	104	131	238
Miscellaneous household equipment .....	813	653	331	311	320	516	679	705	871	1,411
Apparel and services .....	1,802	697	542	799	926	1,165	1,262	1,506	1,699	3,420
Men and boys .....	346	149	143	118	167	174	242	274	330	682
Men, 16 and over .....	303	130	104	71	131	150	204	251	286	618
Boys, 2 to 15 .....	43	<sup>2</sup> 19	40	47	36	24	38	23	44	64
Women and girls .....	821	286	206	420	498	570	566	719	802	1,485
Women, 16 and over .....	774	278	185	378	452	530	531	689	724	1,429
Girls, 2 to 15 .....	47	<sup>2</sup> 8	<sup>2</sup> 21	42	45	41	35	30	77	56
Children under 2 .....	57	<sup>2</sup> 36	<sup>2</sup> 10	31	<sup>2</sup> 22	42	55	39	58	102
Footwear .....	279	<sup>2</sup> 137	<sup>2</sup> 69	<sup>2</sup> 145	<sup>2</sup> 124	235	210	251	257	490
Other apparel products and services .....	300	89	114	85	116	143	189	223	252	660
Transportation .....	8,778	3,707	3,226	4,370	4,642	5,381	8,054	8,785	10,124	14,115
Vehicle purchases (net outlay) .....	4,223	<sup>2</sup> 1,396	1,637	2,253	2,101	2,238	4,070	4,321	4,983	6,776
Cars and trucks, new .....	2,455	<sup>2</sup> 483	<sup>2</sup> 551	<sup>2</sup> 800	<sup>2</sup> 1,077	1,190	2,003	2,517	2,401	4,774
Cars and trucks, used .....	1,741	<sup>2</sup> 914	1,085	1,453	1,024	1,048	2,024	1,804	2,582	1,915
Other vehicles .....	<sup>2</sup> 28	( <sup>5</sup> )	21	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	243	( <sup>5</sup> )	( <sup>5</sup> )	<sup>2</sup> 87
Gasoline and motor oil .....	1,375	702	500	731	889	991	1,409	1,394	1,629	1,978

See footnotes at end of table.

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Other vehicle expenses .....	\$2,650	\$1,436	\$935	\$1,269	\$1,454	\$1,935	\$2,310	\$2,573	\$2,907	\$4,266
Vehicle finance charges .....	352	191	119	175	183	232	361	348	395	552
Maintenance and repairs .....	808	504	246	368	421	641	685	816	935	1,253
Vehicle insurance .....	980	472	394	540	653	767	949	957	1,047	1,477
Vehicle rental, leases, licenses, other charges .....	509	269	176	186	198	296	315	451	531	984
Public transportation .....	530	173	154	117	198	217	264	497	605	1,096
Health care .....	3,071	2,390	1,404	2,066	2,255	2,639	3,314	3,480	3,134	3,967
Health insurance .....	1,452	1,009	749	992	1,051	1,390	1,608	1,505	1,452	1,854
Medical services .....	804	896	174	453	578	436	799	1,070	829	1,168
Drugs .....	678	387	437	532	552	713	752	787	691	747
Medical supplies .....	137	97	44	88	73	100	154	118	162	198
Entertainment .....	2,495	988	758	857	920	1,456	1,642	1,786	2,759	4,929
Fees and admissions .....	598	220	145	111	150	175	296	407	626	1,394
Television, radios, sound equipment .....	735	500	397	473	418	559	647	749	768	1,096
Pets, toys, and playground equipment .....	429	199	139	216	270	296	366	378	471	711
Other entertainment supplies, equipment, and services .....	734	69	77	56	82	426	332	252	894	1,728
Personal care products and services .....	597	306	244	290	343	416	426	564	711	968
Reading .....	179	96	62	96	82	103	145	191	186	308
Education .....	706	<sup>2</sup> 177	<sup>2</sup> 30	<sup>2</sup> 103	101	129	288	287	430	2,050
Tobacco products and smoking supplies .....	366	244	309	390	351	429	337	430	428	312
Miscellaneous .....	875	742	269	460	649	604	872	748	971	1,344
Cash contributions .....	1,619	1,022	337	352	622	964	1,064	1,023	1,753	3,329
Personal insurance and pensions .....	5,670	349	423	1,082	1,191	2,518	3,338	4,564	5,939	12,810
Life and other personal insurance .....	611	244	232	331	289	373	463	507	597	1,138
Pensions and Social Security .....	5,059	105	190	751	902	2,145	2,875	4,057	5,342	11,672
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	56,036	1,229	7,813	12,440	17,306	24,944	34,616	44,319	58,627	123,573
Wages and salaries .....	42,859	774	1,654	4,040	8,851	14,981	23,733	32,773	45,429	101,484
Self-employment income .....	2,666	<sup>2</sup> -1,107	<sup>2</sup> 59	<sup>2</sup> 324	411	558	598	1,598	1,972	7,734
Social Security, private and government retirement .....	7,601	1,009	4,009	6,230	6,281	7,888	8,043	8,143	9,021	8,571
Interest, dividends, rental income, other property income .....	1,728	1	131	125	602	503	1,242	795	1,160	4,569
Unemployment and workers' compensation, veterans' benefits .....	335	<sup>2</sup> 62	<sup>2</sup> 96	287	<sup>2</sup> 311	357	340	446	359	378
Public assistance, supplemental security income, food stamps .....	427	308	1,576	1,231	657	323	443	<sup>2</sup> 162	252	108
Regular contributions for support .....	317	<sup>2</sup> 126	<sup>2</sup> 136	<sup>2</sup> 89	128	255	152	327	352	575
Other income .....	104	<sup>2</sup> 55	152	115	<sup>2</sup> 66	78	67	<sup>2</sup> 75	83	154
Personal taxes .....	2,841	-113	80	45	221	455	1,208	1,858	2,628	7,679
Federal income taxes .....	2,070	-201	6	-46	48	173	691	1,230	1,864	5,912
State and local income taxes .....	502	-19	25	-6	40	144	202	422	503	1,273
Other taxes .....	268	108	48	97	133	138	315	205	261	494
Income after taxes .....	53,195	1,341	7,733	12,395	17,085	24,489	33,409	42,461	55,998	115,894

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Addenda:										
Net change in total assets and liabilities .....	- \$6,828	- \$376	- \$3,073	\$638	- \$3,907	- \$3,330	- \$9,363	- \$223	- \$3,185	- \$16,618
Net change in total assets .....	5,738	4,251	403	1,178	-2,080	5,942	5,345	5,606	5,837	10,619
Net change in total liabilities .....	12,566	4,627	3,476	540	1,827	9,272	14,708	5,828	9,022	27,236
Other financial information:										
Other money receipts .....	1,671	<sup>2</sup> 930	154	<sup>2</sup> 3,511	359	1,194	1,186	4,765	1,143	1,554
Mortgage principal paid on owned property .....	-1,922	-1,377	-424	-697	-534	-698	-1,398	-1,789	-1,971	-3,894
Estimated market value of owned home ...	146,743	110,265	53,492	71,182	85,513	91,245	105,360	110,735	152,018	267,142
Estimated monthly rental value of owned home .....	889	671	399	466	546	623	723	779	963	1,442
Gifts of goods and services .....	1,660	693	327	631	501	852	998	946	1,485	3,725
Food .....	184	<sup>2</sup> 35	<sup>2</sup> 3	61	<sup>2</sup> 3	156	95	33	173	444
Alcoholic beverages .....	19	<sup>2</sup> 7	<sup>2</sup> 12	<sup>2</sup> 26	<sup>2</sup> 12	14	<sup>2</sup> 8	( <sup>4</sup> )	21	32
Housing .....	345	128	117	161	71	258	190	297	320	684
Housekeeping supplies .....	59	<sup>2</sup> 10	<sup>2</sup> 32	41	<sup>2</sup> 21	45	41	41	56	105
Household textiles .....	25	<sup>2</sup> 2	( <sup>4</sup> )	<sup>2</sup> 5	<sup>2</sup> 4	<sup>2</sup> 4	<sup>2</sup> 7	<sup>2</sup> 17	42	54
Appliances and miscellaneous housewares .....	53	<sup>2</sup> 15	<sup>2</sup> 14	<sup>2</sup> 24	<sup>2</sup> 7	68	31	<sup>2</sup> 37	37	104
Major appliances .....	19	( <sup>5</sup> )	( <sup>5</sup> )	<sup>2</sup> 7	<sup>2</sup> 4	<sup>2</sup> 16	<sup>2</sup> 5	<sup>2</sup> 3	14	48
Small appliances and miscellaneous housewares .....	34	<sup>2</sup> 15	<sup>2</sup> 14	<sup>2</sup> 17	<sup>2</sup> 3	<sup>2</sup> 52	<sup>2</sup> 26	<sup>2</sup> 34	23	56
Miscellaneous household equipment .....	94	<sup>2</sup> 25	13	52	16	67	38	98	113	179
Other housing .....	114	<sup>2</sup> 76	57	39	<sup>2</sup> 22	73	73	104	73	243
Apparel and services .....	355	85	114	246	125	194	233	215	321	724
Males, 2 and over .....	79	<sup>2</sup> 39	30	28	27	53	53	38	70	164
Females, 2 and over .....	162	<sup>2</sup> 6	57	171	56	81	85	102	138	334
Children under 2 .....	50	36	10	27	22	26	36	37	55	93
Other apparel products and services .....	64	<sup>2</sup> 4	<sup>2</sup> 17	<sup>2</sup> 20	<sup>2</sup> 20	34	59	38	58	134
Jewelry and watches .....	33	<sup>2</sup> 4	<sup>2</sup> 8	<sup>2</sup> 4	<sup>2</sup> 12	<sup>2</sup> 7	35	16	24	81
All other apparel products and services .....	30	( <sup>5</sup> )	<sup>2</sup> 10	<sup>2</sup> 16	<sup>2</sup> 7	<sup>2</sup> 27	<sup>2</sup> 24	<sup>2</sup> 23	<sup>2</sup> 34	53
Transportation .....	67	<sup>2</sup> 1	<sup>2</sup> 14	<sup>2</sup> 2	<sup>2</sup> 4	8	29	31	172	115
Health care .....	58	<sup>2</sup> 198	<sup>2</sup> 4	<sup>2</sup> 2	<sup>2</sup> 21	<sup>2</sup> 18	49	62	70	97
Entertainment .....	110	<sup>2</sup> 61	<sup>2</sup> 21	51	43	86	79	98	89	215
Toys, games, hobbies, and tricycles .....	48	<sup>2</sup> 18	<sup>2</sup> 12	24	<sup>2</sup> 18	40	38	41	56	81
Other entertainment .....	62	<sup>2</sup> 43	<sup>2</sup> 9	27	26	46	41	57	33	134
Personal care products and services .....	21	( <sup>5</sup> )	<sup>2</sup> 7	<sup>2</sup> 8	<sup>2</sup> 18	32	16	<sup>2</sup> 10	26	30
Reading .....	3	<sup>2</sup> 4	<sup>2</sup> 2	21	21	( <sup>4</sup> )	2	5	2	5
Education .....	359	<sup>2</sup> 34	<sup>2</sup> 7	<sup>2</sup> 29	<sup>2</sup> 29	<sup>2</sup> 13	176	110	130	1,143
All other gifts .....	140	140	26	45	174	74	121	85	161	237

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

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> Value less than 0.05.

<sup>4</sup> Value less than 0.5.

<sup>5</sup> No data reported.

n.a. Not applicable.