

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

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)	10,238	523	1,329	1,112	869	1,529	1,318	978	1,287	1,294
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$37,948	\$169	\$7,409	\$12,472	\$17,161	\$24,587	\$34,367	\$44,352	\$58,169	\$114,918
<b>Income after taxes</b> <sup>1</sup>	34,151	-2,092	7,273	12,094	15,887	22,853	31,786	40,823	51,982	100,606
<b>Age of reference person</b>	59.5	59.8	60.3	60.1	59.8	59.8	59.2	59.0	59.1	58.6
<b>Average number in consumer unit:</b>										
Persons	2.4	1.8	1.8	2.3	2.3	2.3	2.3	2.5	2.8	2.8
Children under 18	0.2	0.1	0.2	0.4	0.3	0.2	0.2	0.2	0.3	0.2
Persons 65 and over	0.1	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Earners	1.4	0.7	0.5	1.0	1.2	1.4	1.6	1.8	2.0	2.1
Vehicles	2.3	1.3	1.2	1.8	1.8	2.4	2.5	2.6	3.2	3.1
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	71	47	53	59	64	69	81	80	84	87
Female	29	53	47	41	36	31	19	20	16	13
<b>Housing tenure:</b>										
Homeowner	78	59	57	71	73	77	83	85	94	94
With mortgage	39	20	19	26	25	37	41	43	65	60
Without mortgage	39	39	38	45	48	40	42	42	30	34
Renter	22	41	43	29	27	23	17	15	6	6
<b>Race of reference person:</b>										
Black	11	15	24	18	16	9	6	4	6	6
White and other	89	85	76	82	84	91	94	96	94	94
<b>Education of reference person:</b>										
Elementary (1-8)	16	25	36	24	23	18	9	7	3	3
High school (9-12)	47	56	47	51	54	52	56	51	40	25
College	37	17	15	24	23	30	35	42	57	72
Never attended and other	0	1	2	1	0	0	0	0	0	0
<b>At least one vehicle owned</b>	89	68	67	86	87	93	96	96	99	98
<b>Average annual expenditures:</b>	\$32,600	\$19,044	\$13,726	\$19,870	\$21,443	\$25,761	\$32,523	\$38,232	\$43,940	\$70,037
<b>Food</b>										
Food at home	4,314	3,157	2,280	2,748	3,485	3,742	4,418	6,187	5,257	7,744
Cereals and bakery products	2,788	2,132	1,738	1,985	2,391	2,609	2,998	3,912	3,115	4,334
Cereals and cereal products	419	316	274	273	363	389	438	539	498	683
Bakery products	135	109	82	101	130	129	154	150	162	199
Meats, poultry, fish, and eggs	284	206	191	171	232	260	284	389	336	484
Meats, poultry, fish, and eggs	749	713	499	547	623	722	784	996	788	1,142

See footnotes at end of table.

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Beef	226	186	161	152	177	228	232	347	266	299
Pork	168	194	102	128	163	180	172	226	160	221
Other meats	104	85	64	74	82	115	117	135	108	149
Poultry	127	128	104	90	97	99	131	137	144	222
Fish and seafood	92	82	42	77	73	65	96	115	80	214
Eggs	32	40	25	26	32	35	34	37	29	37
Dairy products	302	246	197	225	276	299	324	368	343	439
Fresh milk and cream	129	126	102	112	115	132	126	166	148	145
Other dairy products	173	120	96	113	161	167	198	202	195	294
Fruits and vegetables	462	353	288	359	389	405	505	584	506	785
Fresh fruits	145	109	85	107	125	114	157	168	138	303
Fresh vegetables	139	112	79	114	113	121	154	193	157	226
Processed fruits	102	77	72	80	91	93	104	129	115	157
Processed vegetables	76	55	52	57	61	77	90	94	96	99
Other food at home	856	504	480	581	740	793	948	1,425	981	1,285
Sugar and other sweets	119	98	83	86	109	110	127	220	124	142
Fats and oils	84	48	50	66	67	85	113	117	89	113
Miscellaneous foods	370	185	198	240	289	347	420	726	413	544
Nonalcoholic beverages	227	166	135	165	201	225	242	309	231	368
Food prep by cu, out-of-town trips	56	7	14	24	74	26	47	54	124	117
Food away from home	1,526	1,024	542	763	1,094	1,133	1,420	2,275	2,142	3,409
<b>Alcoholic beverages</b>	267	113	54	107	173	149	240	175	256	1,041
<b>Housing</b>	9,345	6,590	5,257	6,355	6,732	7,723	8,412	9,800	12,051	19,106
Shelter	4,934	4,023	2,741	3,408	3,365	4,137	4,181	4,685	6,324	10,433
Owned dwellings	3,414	2,881	1,297	1,919	1,867	2,580	2,753	3,233	5,056	8,285
Mortgage interest and charges	1,606	1,420	471	881	549	1,087	1,291	1,593	2,459	4,272
Property taxes	1,030	816	459	556	626	777	838	1,016	1,473	2,448
Maintenance, repairs, insurance, other expenses	778	646	367	482	692	716	624	624	1,125	1,565
Rented dwellings	1,010	945	1,400	1,306	1,214	1,239	1,051	985	429	531
Other lodging	510	197	44	182	284	317	377	466	838	1,617
Utilities, fuels, and public services	2,190	1,593	1,493	1,864	1,951	2,018	2,127	2,207	2,663	3,374
Natural gas	290	263	224	253	229	289	233	321	343	426
Electricity	879	642	617	745	758	785	823	933	1,075	1,371
Fuel oil and other fuels	132	64	113	113	160	117	167	75	140	194
Telephone services	617	462	372	541	564	574	630	598	780	924
Water and other public services	272	163	167	211	241	253	275	280	325	460
Household operations	360	166	89	149	113	177	244	308	473	1,330
Personal services	56	0	5	12	8	13	72	64	93	195
Other household expenses	304	166	84	137	104	164	172	244	380	1,135
Housekeeping supplies	508	360	282	303	407	460	489	729	637	931
Laundry and cleaning supplies	131	108	99	96	113	133	136	167	160	166
Other household products	243	97	90	140	195	183	214	438	318	537

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Postage and stationery	134	155	93	66	99	144	138	124	160	228
Household furnishings and equipment	1,353	448	652	631	896	932	1,372	1,871	1,955	3,038
Household textiles	114	36	41	35	45	65	164	171	191	266
Furniture	305	49	123	150	198	179	316	334	446	776
Floor coverings	149	20	302	45	8	45	98	255	331	169
Major appliances	157	167	51	97	197	133	163	152	241	231
Small appliances, miscellaneous housewares	127	61	27	56	73	79	95	134	119	459
Miscellaneous household equipment	501	116	107	249	376	429	536	826	627	1,136
<b>Apparel and services</b>	1,620	964	784	924	1,000	1,355	1,307	2,316	2,250	3,473
Men and boys	403	308	183	237	156	458	316	429	701	713
Men, 16 and over	326	308	153	222	108	294	225	351	613	630
Boys, 2 to 15	77	0	29	16	48	163	91	78	88	83
Women and girls	691	385	382	338	509	459	539	1,108	808	1,710
Women, 16 and over	636	374	359	305	482	422	470	1,040	694	1,615
Girls, 2 to 15	55	10	23	33	27	37	70	68	114	95
Children under 2	49	11	28	34	32	52	58	59	71	73
Footwear	231	139	104	215	165	225	155	444	267	393
Other apparel products and services	246	121	88	99	139	161	238	276	403	584
<b>Transportation</b>	5,776	2,425	2,122	4,296	3,517	5,089	6,485	6,790	8,378	10,444
Vehicle purchases (net outlay)	2,395	661	905	2,172	1,131	2,054	2,882	2,966	3,267	4,272
Cars and trucks, new	1,366	457	454	714	223	823	1,549	2,619	1,855	3,018
Cars and trucks, used	1,024	203	451	1,449	900	1,231	1,333	347	1,406	1,236
Other vehicles	2	4	0	0	8	8	0	0	0	6
Gasoline and motor oil	1,053	668	455	743	821	1,045	1,122	1,166	1,593	1,558
Other vehicle expenses	1,945	975	683	1,228	1,371	1,769	2,184	2,242	2,941	3,426
Vehicle finance charges	252	58	53	165	203	160	351	268	399	491
Maintenance and repairs	726	438	256	434	522	672	815	880	1,087	1,252
Vehicle insurance	713	402	297	513	520	638	749	878	1,043	1,164
Vehicle rental, leases, licenses, other charges	254	77	77	115	126	299	270	216	412	519
Public transportation	383	121	79	154	194	221	298	416	577	1,188
<b>Health care</b>	1,946	1,699	1,136	1,742	1,814	1,761	2,098	2,029	2,162	2,949
Health insurance	801	661	577	749	854	718	925	848	686	1,150
Medical services	691	651	258	585	560	545	641	694	979	1,265
Drugs	359	354	265	365	339	411	417	357	327	390
Medical supplies	95	33	36	43	61	87	115	131	170	145
<b>Entertainment</b>	1,701	1,849	483	718	1,050	1,195	2,421	1,970	2,305	3,250
Fees and admissions	390	240	65	92	237	223	295	461	663	1,112
Television, radios, sound equipment	460	253	235	326	374	372	467	469	633	861
Pets, toys, and playground equipment	317	112	138	196	208	292	260	466	454	622
Other supplies, equipment, and services	534	1,244	44	104	231	308	1,399	574	555	656
<b>Personal care products and services</b>	437	233	261	218	347	429	378	535	555	868

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<b>Reading</b>	201	92	69	115	124	172	196	259	304	397
<b>Education</b>	311	33	69	141	89	156	156	241	533	1,155
<b>Tobacco products and smoking supplies</b>	330	253	210	324	482	342	346	381	339	306
<b>Miscellaneous</b>	956	621	347	446	627	683	1,443	1,126	1,486	1,602
<b>Cash contributions</b>	1,702	293	294	684	710	642	1,279	1,955	1,632	6,821
<b>Personal insurance and pensions</b>	3,695	723	359	1,051	1,292	2,323	3,344	4,468	6,432	10,879
Life and other personal insurance	528	251	157	270	269	354	448	479	760	1,515
Pensions and Social Security	3,166	473	203	781	1,023	1,970	2,896	3,990	5,672	9,364
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	37,948	169	7,409	12,472	17,161	24,587	34,367	44,352	58,169	114,918
Wages and salaries	26,723	824	1,677	5,029	9,066	15,635	25,389	32,603	45,995	84,265
Self-employment income	2,654	-3,291	111	542	739	1,172	1,594	3,015	3,151	12,833
Social Security, private and government retirement	5,694	1,645	3,740	4,635	5,420	6,014	5,462	5,696	6,022	9,960
Interest, dividends, rental income, other property income	1,819	147	197	629	926	864	1,207	1,811	2,180	7,184
Unemployment and workers' compensation, veterans' benefits	381	87	316	349	540	373	257	688	494	279
Public assistance, supplemental security income, food stamps	469	618	1,210	1,119	398	302	341	117	72	124
Regular contributions for support	117	65	50	73	31	70	103	366	120	181
Other income	91	75	110	95	41	157	13	54	135	93
<b>Personal taxes <sup>1</sup></b>	3,797	2,261	136	378	1,274	1,734	2,581	3,529	6,187	14,312
Federal income taxes	2,847	1,588	35	209	832	1,244	1,825	2,578	4,758	11,101
State and local income taxes	703	366	20	59	232	291	548	737	1,125	2,612
Other taxes	247	307	81	110	210	200	207	214	304	599
<b>Income after taxes <sup>1</sup></b>	34,151	-2,092	7,273	12,094	15,887	22,853	31,786	40,823	51,982	100,606
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	2,280	-542	750	-391	1,082	1,157	-728	-594	-764	17,686
Net change in total assets	2,554	-488	464	-109	379	963	544	-67	2,285	15,860
Net change in total liabilities	274	54	-286	283	-703	-194	1,272	527	3,049	-1,826
<b>Other financial information</b>										

See footnotes at end of table.

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Other money receipts	948	93	35	59	740	444	447	168	2,237	3,548
Mortgage principal paid on owned property	-1,042	-599	-238	-519	-415	-535	-720	-1,208	-1,753	-3,015
Estimated market value of owned home	90,486	63,242	37,947	52,270	61,847	64,664	76,393	96,391	128,197	210,439
Estimated monthly rental value of owned home	527	331	266	350	372	423	472	599	778	1,005
<b>Gifts of goods and services</b>	1,250	425	424	446	528	869	1,101	1,590	1,967	3,395
Food	105	206	22	19	38	52	112	135	185	228
Housing	325	84	128	109	142	189	347	373	477	954
Housekeeping supplies	41	14	23	12	41	40	52	56	45	78
Household textiles	26	17	2	11	4	25	30	23	65	53
Appliances and miscellaneous housewares	64	18	13	15	29	27	52	109	57	245
Major appliances	11	12	4	3	6	5	5	24	9	32
Small appliances and miscellaneous housewares	54	6	10	13	23	22	47	84	48	212
Miscellaneous household equipment	78	30	23	15	41	42	109	132	158	164
Other housing	115	5	68	55	26	56	104	53	151	415
Apparel and services	357	79	153	184	198	437	295	521	642	545
Males, 2 and over	123	10	52	36	53	189	75	165	281	163
Females, 2 and over	123	40	65	76	95	114	82	180	200	231
Children under 2	43	9	22	26	26	47	48	57	64	68
Other apparel products and services	68	20	13	47	23	87	91	119	97	84
Jewelry and watches	25	6	3	6	6	27	36	29	43	53
All other apparel products and services	42	14	10	41	17	60	55	90	54	31
Transportation	71	5	1	31	14	20	68	63	74	312
Health care	28	9	6	14	5	5	33	80	51	46
Entertainment	116	22	46	41	69	91	110	138	177	281
Toys, games, hobbies, and tricycles	60	20	29	32	36	47	67	73	87	120
Other entertainment	56	2	17	9	33	44	43	65	91	160
Education	123	0	45	13	3	8	13	127	152	649
All other gifts	125	20	24	36	59	67	122	153	208	381

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only see glossary at <http://stats.bls.gov/csxgloss.htm>

**Note:** All values have been rounded, and therefore some rounded values equal zero. When data are not reported or are not applicable (i.e., missing values), values are set to zero.

**Note:** Some data are likely to have large sampling errors