

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93**

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)	10,018	541	1,214	1,153	856	1,556	1,287	887	1,232	1,292
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$37,838	\$1,585	\$7,329	\$12,382	\$17,326	\$24,448	\$34,444	\$44,467	\$58,559	\$113,193
<b>Income after taxes</b> <sup>1</sup>	34,320	1,467	7,133	11,992	16,175	22,705	32,314	41,188	52,837	99,190
<b>Age of reference person</b>	60	60	60	60	60	60	59	59	59	59
<b>Average number in consumer unit:</b>										
Persons	2.3	1.7	1.8	2.1	2.3	2.3	2.3	2.5	2.6	2.7
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	0.8	0.5	0.9	1.2	1.3	1.6	1.8	1.9	2.1
Vehicles	2.3	1.5	1.2	1.7	2.0	2.3	2.6	2.6	3.1	3.2
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	69	54	47	53	66	66	74	79	83	88
Female	31	46	53	47	34	34	26	21	17	12
<b>Housing tenure:</b>										
Homeowner	80	68	57	66	70	82	87	84	93	98
With mortgage	38	20	13	23	29	38	43	46	56	63
Without mortgage	41	48	44	44	42	43	45	38	36	35
Renter	20	32	43	34	30	18	13	16	7	2
<b>Race of reference person:</b>										
Black	10	17	24	13	14	11	6	4	4	4
White and other	90	83	76	87	86	89	94	96	96	96
<b>Education of reference person:</b>										
Elementary (1-8)	15	24	37	23	25	16	7	9	3	2
High school (9-12)	47	49	49	48	50	54	60	49	41	25
College	37	26	13	29	25	30	33	41	56	73
Never attended and other	0	1	1	0	0	0	0	1	0	0
<b>At least one vehicle owned</b>	90	76	70	85	89	93	98	98	97	97
<b>Average annual expenditures:</b>										
<b>Food</b>	4,631	3,561	2,209	2,954	3,683	3,915	5,004	5,477	5,731	8,219
Food at home	2,926	2,427	1,775	2,234	2,481	2,824	3,181	3,127	3,348	4,344
Cereals and bakery products	449	343	277	325	340	416	500	475	511	723
Cereals and cereal products	146	131	89	121	118	151	188	135	137	209
Bakery products	303	212	188	204	222	265	312	340	374	514
Meats, poultry, fish, and eggs	801	806	476	568	711	796	793	857	962	1,162

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, 1992-93-  
Continued**

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
Beef	238	199	126	157	217	245	255	298	296	314
Pork	184	242	115	158	182	179	176	206	213	226
Other meats	116	85	69	79	80	134	112	133	151	155
Poultry	135	144	107	88	117	119	130	113	163	214
Fish and seafood	95	100	35	56	81	81	85	70	106	220
Eggs	33	37	24	30	33	38	36	35	35	33
Dairy products	316	250	198	259	297	317	381	335	327	425
Fresh milk and cream	134	117	101	131	129	135	159	140	138	148
Other dairy products	182	133	97	127	168	183	221	195	190	277
Fruits and vegetables	488	388	306	390	382	464	511	469	566	777
Fresh fruits	157	141	89	115	122	139	163	144	179	286
Fresh vegetables	143	116	92	123	110	133	146	139	165	226
Processed fruits	102	63	67	87	88	103	111	96	118	148
Processed vegetables	86	68	58	65	61	89	91	89	105	117
Other food at home	872	641	519	692	751	831	996	991	981	1,257
Sugar and other sweets	122	95	87	82	112	123	124	164	141	155
Fats and oils	94	74	74	77	77	98	113	83	113	103
Miscellaneous foods	368	258	196	324	263	364	470	415	373	540
Nonalcoholic beverages	227	197	142	187	219	215	211	279	241	341
Food prep by cu, out-of-town trips	61	17	20	22	80	31	77	50	112	117
Food away from home	1,704	1,134	433	721	1,203	1,091	1,823	2,350	2,383	3,875
<b>Alcoholic beverages</b>	317	127	133	156	117	209	235	220	384	1,010
<b>Housing</b>	9,568	6,492	4,880	6,814	7,234	8,243	8,528	9,516	12,124	19,339
Shelter	5,032	3,586	2,477	3,839	3,748	4,196	4,264	5,023	6,402	10,422
Owned dwellings	3,525	2,292	1,082	1,952	2,096	2,852	3,008	3,436	4,951	8,714
Mortgage interest and charges	1,617	704	300	866	742	1,149	1,220	1,625	2,409	4,684
Property taxes	1,063	875	403	557	708	838	921	1,083	1,416	2,512
Maintenance, repairs, insurance, other expenses	845	713	379	529	646	865	868	728	1,126	1,518
Rented dwellings	974	998	1,281	1,601	1,315	978	855	1,094	710	174
Other lodging	532	296	113	286	337	366	402	493	741	1,534
Utilities, fuels, and public services	2,332	2,008	1,574	1,859	2,008	2,283	2,239	2,376	2,782	3,505
Natural gas	323	302	210	290	245	337	262	328	399	486
Electricity	910	830	630	733	768	854	909	972	1,066	1,338
Fuel oil and other fuels	120	96	103	62	158	115	128	86	152	161
Telephone services	684	560	446	560	607	680	640	676	819	1,048
Water and other public services	294	220	186	214	230	297	299	313	345	472
Household operations	354	196	84	132	174	238	220	313	509	1,146
Personal services	63	2	2	3	8	13	49	85	130	230
Other household expenses	291	194	82	129	165	225	171	228	379	916
Housekeeping supplies	472	324	267	354	358	419	522	417	644	760
Laundry and cleaning supplies	125	110	68	129	73	120	150	122	162	155
Other household products	224	166	125	141	194	201	229	189	296	401

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93-  
Continued**

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
Postage and stationery	123	47	74	84	91	98	144	106	185	204
Household furnishings and equipment	1,380	379	478	628	947	1,107	1,282	1,387	1,787	3,506
Household textiles	107	10	48	40	48	63	108	138	139	289
Furniture	310	79	91	236	261	192	258	261	486	770
Floor coverings	133	1	4	46	28	178	56	83	81	514
Major appliances	175	94	70	111	181	189	208	214	221	242
Small appliances, miscellaneous housewares	117	28	29	42	66	87	102	97	144	367
Miscellaneous household equipment	538	167	236	154	362	398	550	595	716	1,324
<b>Apparel and services</b>	1,667	1,031	740	984	834	1,444	1,585	2,210	2,116	3,373
Men and boys	401	253	117	257	142	415	266	479	614	824
Men, 16 and over	325	251	114	244	102	268	195	401	513	713
Boys, 2 to 15	76	2	4	13	40	147	71	78	101	111
Women and girls	733	523	316	421	410	581	808	995	944	1,392
Women, 16 and over	682	516	298	381	382	550	747	898	857	1,312
Girls, 2 to 15	52	8	17	40	28	31	61	97	87	80
Children under 2	51	6	22	43	31	63	39	76	54	92
Footwear	240	153	218	158	118	209	231	338	190	452
Other apparel products and services	241	95	68	104	133	176	241	321	314	612
<b>Transportation</b>	6,164	3,481	2,963	4,011	4,489	4,592	6,487	6,719	8,730	12,067
Vehicle purchases (net outlay)	2,680	1,230	1,647	1,883	2,023	1,550	2,864	2,666	3,683	5,636
Cars and trucks, new	1,643	802	509	917	989	736	1,878	1,889	2,547	3,972
Cars and trucks, used	1,026	428	1,137	959	1,034	815	929	776	1,135	1,647
Other vehicles	10	0	0	8	0	0	57	0	0	17
Gasoline and motor oil	1,056	792	514	689	878	1,025	1,120	1,198	1,480	1,590
Other vehicle expenses	2,030	1,313	737	1,233	1,355	1,754	2,257	2,327	2,949	3,724
Vehicle finance charges	250	73	54	161	269	186	341	296	330	455
Maintenance and repairs	700	622	283	410	386	673	778	880	991	1,141
Vehicle insurance	775	499	328	532	532	643	887	902	1,045	1,389
Vehicle rental, leases, licenses, other charges	305	119	72	130	167	252	251	250	582	739
Public transportation	399	146	66	205	233	262	246	528	619	1,117
<b>Health care</b>	2,100	1,656	1,091	1,558	2,585	2,007	2,305	2,265	2,413	3,021
Health insurance	913	800	563	756	851	916	1,095	950	902	1,269
Medical services	676	396	252	428	549	579	710	865	943	1,196
Drugs	364	376	230	308	362	437	383	330	402	404
Medical supplies	148	85	45	66	823	74	118	121	166	152
<b>Entertainment</b>	1,538	746	469	866	1,091	1,207	1,877	1,672	2,301	3,019
Fees and admissions	431	282	69	163	200	274	362	506	711	1,169
Television, radios, sound equipment	491	279	246	344	393	411	538	596	641	839
Pets, toys, and playground equipment	293	121	108	224	279	257	318	368	385	499
Other supplies, equipment, and services	323	64	45	134	219	266	660	203	564	512
<b>Personal care products and services</b>	432	248	280	217	393	408	403	481	568	727

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1992-93-  
Continued**

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
<b>Reading</b>	198	90	78	113	121	161	201	231	317	393
<b>Education</b>	231	30	36	88	102	105	152	192	349	849
<b>Tobacco products and smoking supplies</b>	323	321	234	272	356	335	357	435	322	310
<b>Miscellaneous</b>	897	335	449	400	536	683	1,101	1,177	1,544	1,477
<b>Cash contributions</b>	1,655	327	545	430	773	653	1,442	2,068	1,877	5,856
<b>Personal insurance and pensions</b>	3,650	553	528	864	1,367	2,114	3,261	4,284	6,565	10,903
Life and other personal insurance	509	334	226	277	303	328	485	450	788	1,204
Pensions and Social Security	3,142	220	302	587	1,064	1,785	2,776	3,834	5,777	9,699
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	37,838	1,585	7,329	12,382	17,326	24,448	34,444	44,467	58,559	113,193
Wages and salaries	26,387	938	1,476	4,156	8,803	13,917	23,876	32,806	46,867	85,531
Self-employment income	2,350	-1,431	144	666	660	1,770	1,714	2,340	3,123	9,234
Social Security, private and government retirement	6,223	1,173	3,847	5,477	6,007	6,720	6,955	6,287	5,352	10,838
Interest, dividends, rental income, other property income	1,849	128	205	578	701	1,046	1,219	2,059	2,411	6,926
Unemployment and workers' compensation, veterans' benefits	423	167	390	488	605	441	279	617	450	344
Public assistance, supplemental security income, food stamps	399	472	1,123	802	415	392	132	154	60	87
Regular contributions for support	110	52	95	87	76	56	210	154	74	164
Other income	95	85	48	128	59	105	60	50	223	68
<b>Personal taxes <sup>1</sup></b>	3,518	118	197	389	1,151	1,743	2,130	3,279	5,722	14,003
Federal income taxes	2,574	-35	63	203	720	1,232	1,427	2,394	4,282	10,629
State and local income taxes	674	-27	20	79	237	295	398	591	1,153	2,737
Other taxes	269	181	114	108	194	217	305	294	287	638
<b>Income after taxes <sup>1</sup></b>	34,320	1,467	7,133	11,992	16,175	22,705	32,314	41,188	52,837	99,190
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-2,311	985	-210	-1,250	-913	-335	-641	2,403	-5,914	-11,386
Net change in total assets	2,161	974	78	-1,872	-1,681	1,903	2,516	6,001	873	9,311
Net change in total liabilities	4,472	-11	288	-622	-768	2,238	3,157	3,599	6,787	20,696
<b>Other financial information</b>										

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, 1992-93-  
Continued**

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
Other money receipts	855	67	35	99	846	277	816	146	1,634	3,114
Mortgage principal paid on owned property	-1,324	-321	-180	-603	-662	-617	-823	-970	-2,732	-4,153
Estimated market value of owned home	89,895	67,570	38,545	55,914	68,367	69,265	82,985	88,529	119,564	196,464
Estimated monthly rental value of owned home	546	365	264	375	364	469	492	577	741	1,097
<b>Gifts of goods and services</b>	1,258	456	305	457	534	956	1,039	1,543	1,809	3,417
Food	104	77	31	21	41	63	69	119	114	361
Housing	312	183	83	101	126	215	267	273	473	896
Housekeeping supplies	40	15	14	12	35	37	44	52	51	82
Household textiles	20	3	4	4	3	20	26	4	31	53
Appliances and miscellaneous housewares	54	20	7	10	26	29	58	78	53	180
Major appliances	12	12	3	0	2	9	11	20	14	32
Small appliances and miscellaneous housewares	42	8	5	10	24	19	47	58	39	148
Miscellaneous household equipment	85	52	19	17	24	70	83	60	158	213
Other housing	113	92	40	58	39	59	55	79	180	370
Apparel and services	378	31	83	161	151	430	334	540	602	722
Males, 2 and over	133	12	10	23	52	177	102	159	285	214
Females, 2 and over	141	8	54	89	52	121	115	208	198	308
Children under 2	41	6	12	27	24	45	29	68	50	89
Other apparel products and services	64	6	8	22	23	87	88	105	69	111
Jewelry and watches	23	5	1	12	7	35	33	41	25	33
All other apparel products and services	41	0	6	10	16	52	55	64	44	78
Transportation	91	11	10	61	34	34	92	81	134	293
Health care	33	55	12	16	8	15	18	107	33	71
Entertainment	107	33	34	40	74	101	120	148	141	216
Toys, games, hobbies, and tricycles	50	14	12	27	32	46	62	71	74	89
Other entertainment	56	20	22	14	42	55	58	77	67	126
Education	84	3	8	16	9	13	30	89	77	441
All other gifts	149	63	43	41	92	86	110	186	235	417

<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