

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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)	9,790	510	1,112	934	796	1,492	1,309	996	1,182	1,459
Consumer unit characteristics:										
Income before taxes ¹	\$39,562	\$1,827	\$7,385	\$12,406	\$17,121	\$25,065	\$34,682	\$44,454	\$58,898	\$107,092
Income after taxes ¹	36,300	1,643	7,202	11,895	16,567	23,621	32,139	40,850	53,190	96,883
Age of reference person	59.5	59.3	60.5	60.2	60.5	59.5	59.3	59.0	58.9	58.6
Average number in consumer unit:										
Persons	2.2	1.7	1.6	1.9	2.1	2.3	2.3	2.4	2.4	2.6
Children under 18	0.2	0.2	0.1	0.2	0.2	0.3	0.2	0.2	0.1	0.2
Persons 65 and over	0.1	0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Earners	1.3	0.8	0.5	0.9	1.1	1.3	1.4	1.6	1.9	2.0
Vehicles	2.2	1.5	1.1	1.6	1.9	2.2	2.5	2.6	2.7	2.9
Percent distribution:										
Sex of reference person:										
Male	65	52	33	43	62	65	69	73	82	85
Female	35	48	67	57	38	35	31	27	18	15
Housing tenure:										
Homeowner	80	66	56	64	72	82	84	91	92	94
With mortgage	38	24	16	27	30	36	39	47	48	61
Without mortgage	42	42	39	37	43	47	45	44	44	33
Renter	20	34	44	36	28	18	16	9	8	6
Race of reference person:										
Black	10	20	17	12	12	13	8	9	5	3
White and other	90	80	83	88	88	87	92	91	95	97
Education of reference person:										
Elementary (1-8)	12	15	33	20	18	11	8	9	3	2
High school (9-12)	46	53	48	57	58	52	53	42	34	28
College	42	31	19	23	23	36	40	49	63	70
Never attended and other	0	1	1	0	1	1	0	0	0	1
At least one vehicle owned	89	74	66	81	89	92	97	98	98	95
Average annual expenditures:										
Food	4,654	3,244	2,272	2,858	4,426	3,573	4,105	5,353	5,836	8,335
Food at home	2,891	1,980	1,817	2,113	3,109	2,375	2,620	3,469	3,307	4,384
Cereals and bakery products	439	318	241	333	475	346	405	503	557	649
Cereals and cereal products	151	106	76	134	144	129	145	169	181	226
Bakery products	288	212	165	199	330	217	260	334	376	423
Meats, poultry, fish, and eggs	800	645	611	572	979	631	720	1,072	794	1,094

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, 1994-95

-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	251	196	195	155	249	183	227	401	266	357
Pork	178	142	180	139	274	142	173	206	158	182
Other meats	99	80	68	65	129	76	80	136	102	142
Poultry	132	100	80	92	175	111	120	163	118	205
Fish and seafood	108	103	61	90	125	88	85	125	116	167
Eggs	33	24	28	31	26	30	35	41	32	41
Dairy products	298	212	182	206	297	254	288	334	343	462
Fresh milk and cream	123	107	91	100	123	117	115	122	146	160
Other dairy products	175	105	90	106	174	137	173	212	197	302
Fruits and vegetables	495	305	290	368	500	430	468	540	583	773
Fresh fruits	150	62	83	96	123	139	151	152	187	256
Fresh vegetables	157	127	95	99	154	135	145	155	186	265
Processed fruits	99	67	51	97	122	76	92	119	113	134
Processed vegetables	89	48	61	77	100	79	80	114	97	120
Other food at home	860	502	494	633	858	715	740	1,020	1,030	1,405
Sugar and other sweets	116	69	64	127	119	103	98	128	118	187
Fats and oils	84	70	64	72	89	67	73	106	98	111
Miscellaneous foods	340	213	206	206	319	286	300	375	425	581
Nonalcoholic beverages	257	122	148	193	309	211	204	344	305	386
Food prep by cu, out-of-town trips	62	29	12	35	22	48	64	67	84	139
Food away from home	1,762	1,264	455	746	1,317	1,198	1,485	1,885	2,529	3,951
Alcoholic beverages	306	408	121	130	134	215	228	317	410	724
Housing	10,395	7,461	4,908	7,243	6,677	8,112	9,783	10,388	12,130	21,324
Shelter	5,306	3,905	2,377	3,615	3,435	3,963	5,014	5,438	6,322	10,853
Owned dwellings	3,774	2,199	1,130	1,898	2,064	2,592	3,388	4,163	4,992	8,777
Mortgage interest and charges	1,744	664	332	639	603	972	1,486	1,507	2,582	5,033
Property taxes	1,127	637	433	737	660	832	1,195	1,254	1,405	2,259
Maintenance, repairs, insurance, other expenses	903	898	366	522	801	788	707	1,402	1,006	1,484
Rented dwellings	983	1,436	1,063	1,609	1,234	1,105	1,146	797	553	430
Other lodging	549	270	184	107	137	266	480	478	777	1,647
Utilities, fuels, and public services	2,401	1,872	1,718	1,771	1,989	2,226	2,411	2,435	2,732	3,613
Natural gas	322	244	201	218	273	308	340	350	345	495
Electricity	958	737	730	725	775	876	952	928	1,099	1,453
Fuel oil and other fuels	112	123	72	93	129	112	126	117	101	133
Telephone services	701	554	513	523	557	660	671	704	794	1,083
Water and other public services	308	215	202	212	255	271	323	337	394	448
Household operations	379	632	92	131	170	218	316	339	379	1,030
Personal services	56	357	1	2	11	30	38	82	39	94
Other household expenses	323	275	90	130	159	188	278	257	340	936
Housekeeping supplies	542	369	204	350	382	508	437	639	591	1,132
Laundry and cleaning supplies	140	196	80	143	123	122	112	149	148	211
Other household products	233	108	71	87	162	200	210	252	242	581

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

-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	170	65	53	120	97	186	115	238	201	340
Household furnishings and equipment	1,765	683	518	1,376	700	1,196	1,604	1,536	2,106	4,697
Household textiles	137	64	44	79	16	147	96	243	211	251
Furniture	306	107	135	173	121	205	404	354	327	656
Floor coverings	256	22	20	202	69	134	68	35	136	1,273
Major appliances	171	206	139	128	192	164	168	111	188	234
Small appliances, miscellaneous housewares	119	38	31	68	94	51	162	131	167	244
Miscellaneous household equipment	777	246	148	727	209	496	706	663	1,078	2,038
Apparel and services	1,766	524	702	851	1,296	1,306	1,208	1,361	2,205	4,821
Men and boys	422	121	135	254	357	254	324	309	491	1,172
Men, 16 and over	349	120	130	182	248	226	294	263	426	929
Boys, 2 to 15	73	1	5	72	110	28	30	47	65	243
Women and girls	788	190	327	319	519	695	477	616	770	2,379
Women, 16 and over	723	171	308	275	455	617	383	558	722	2,273
Girls, 2 to 15	65	19	19	44	64	78	93	58	48	106
Children under 2	50	9	19	44	28	28	44	66	62	115
Footwear	222	86	99	149	255	193	153	157	231	514
Other apparel products and services	284	119	122	85	137	136	211	213	652	641
Transportation	5,974	3,671	1,899	2,588	4,473	4,454	5,402	7,587	7,141	12,871
Vehicle purchases (net outlay)	2,341	1,508	528	527	1,909	1,744	1,915	3,646	2,027	5,769
Cars and trucks, new	1,340	794	137	278	1,394	1,007	855	2,376	866	3,549
Cars and trucks, used	993	596	391	249	515	736	1,060	1,263	1,150	2,220
Other vehicles	8	117	0	0	0	2	1	6	11	0
Gasoline and motor oil	1,036	615	488	751	794	907	1,115	1,198	1,352	1,610
Other vehicle expenses	2,135	1,111	782	1,155	1,567	1,574	2,031	2,323	3,020	4,262
Vehicle finance charges	211	138	61	105	123	139	238	243	357	376
Maintenance and repairs	723	422	351	412	573	573	633	933	1,038	1,209
Vehicle insurance	771	443	294	460	604	615	773	863	1,106	1,361
Vehicle rental, leases, licenses, other charges	430	109	76	178	267	247	387	284	519	1,317
Public transportation	462	437	100	156	202	229	340	420	742	1,230
Health care	2,013	1,048	1,380	1,750	1,575	1,672	2,050	2,290	2,674	2,848
Health insurance	894	453	619	856	762	719	840	1,002	1,198	1,263
Medical services	658	400	399	369	352	563	791	789	946	953
Drugs	355	153	319	410	359	319	322	376	415	429
Medical supplies	105	42	43	116	102	70	97	123	114	203
Entertainment	1,645	808	693	706	863	1,301	1,907	1,949	2,019	3,289
Fees and admissions	456	350	135	159	197	220	457	411	593	1,229
Television, radios, sound equipment	493	279	190	291	359	407	606	581	594	843
Pets, toys, and playground equipment	313	120	153	183	240	262	302	358	485	507
Other supplies, equipment, and services	383	59	214	73	67	412	542	599	347	711
Personal care products and services	430	169	123	241	360	336	401	505	478	951

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95
-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
Reading	201	125	88	104	126	172	206	221	281	365
Education	375	179	37	227	104	115	173	453	401	1,320
Tobacco products and smoking supplies	312	307	257	272	322	350	326	249	369	323
Miscellaneous	923	633	418	376	679	747	1,024	1,151	1,369	1,462
Cash contributions	1,300	247	156	727	339	906	967	1,313	2,110	3,464
Personal insurance and pensions	3,977	510	305	851	1,147	2,120	3,667	4,353	6,962	11,037
Life and other personal insurance	576	212	134	205	290	418	472	621	785	1,487
Pensions and Social Security	3,401	298	171	645	856	1,702	3,195	3,732	6,176	9,550
Sources of income and taxes: ¹										
Money income before taxes	39,562	1,827	7,385	12,406	17,121	25,065	34,682	44,454	58,898	107,092
Wages and salaries	28,700	740	1,461	5,378	8,726	14,787	24,504	32,241	44,039	88,200
Self-employment income	2,050	-543	-66	680	13	1,507	1,036	2,239	4,988	5,513
Social Security, private and government retirement	6,284	998	4,279	4,857	6,964	6,802	6,870	8,083	6,345	7,873
Interest, dividends, rental income, other property income	1,483	118	310	191	308	955	1,055	1,072	2,545	4,663
Unemployment and workers' compensation, veterans' benefits	326	90	108	348	522	408	562	331	340	146
Public assistance, supplemental security income, food stamps	415	333	1,243	716	481	360	346	322	27	82
Regular contributions for support	124	56	17	82	26	115	261	37	19	344
Other income	179	35	34	153	81	131	49	128	595	271
Personal taxes ¹	3,262	184	184	511	554	1,444	2,543	3,604	5,708	10,209
Federal income taxes	2,369	93	20	281	295	977	1,812	2,493	4,248	7,736
State and local income taxes	641	9	7	118	102	226	547	609	1,158	2,083
Other taxes	252	82	156	112	157	241	184	502	302	389
Income after taxes ¹	36,300	1,643	7,202	11,895	16,567	23,621	32,139	40,850	53,190	96,883
Addenda:										
Net change in total assets and liabilities	729	-2,870	-762	-39	-3,323	5,043	2,540	-3,186	897	2,321
Net change in total assets	3,683	3,984	-22	87	-942	7,317	3,029	-1,353	4,023	11,256
Net change in total liabilities	2,954	6,854	740	126	2,381	2,274	489	1,833	3,126	8,935

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, 1994-95
-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 financial information										
Other money receipts	873	388	251	79	97	693	600	1,679	1,122	2,124
Mortgage principal paid, owned property	-1,076	-414	-209	-721	-484	-544	-1,133	-1,005	-1,414	-2,786
Estimated market value of owned home	91,378	54,044	36,589	44,939	48,463	68,525	94,900	95,075	120,950	193,041
Estimated monthly rental value of owned home	623	414	291	385	422	497	657	634	834	1,135
Gifts of goods and services										
Food	1,423	665	449	707	596	952	1,077	1,640	1,889	3,656
Housing	117	40	19	43	35	117	74	206	208	219
Housekeeping supplies	327	240	103	142	119	267	234	378	538	709
Household textiles	62	30	12	39	24	79	41	107	71	116
Appliances and miscellaneous housewares	22	0	0	14	0	49	3	12	35	51
Major appliances	44	27	10	34	25	30	51	40	58	95
Small appliances and miscellaneous housewares	7	0	2	2	0	14	9	7	5	15
Miscellaneous household equipment	37	27	8	33	25	16	41	33	53	80
Other housing	86	67	5	16	44	40	72	114	183	184
Apparel and services	113	116	77	39	26	70	67	105	191	264
Males 2 and over	412	71	190	232	223	254	356	333	517	1,126
Females 2 and over	111	41	33	78	35	58	102	96	153	304
Children under 2	198	14	113	88	104	133	166	147	163	630
Other apparel products and services	43	8	13	28	23	26	43	55	56	102
Jewelry and watches	60	8	32	38	61	37	44	36	146	90
All other apparel products and services	26	4	5	7	12	27	23	10	72	44
Transportation	34	4	26	31	49	10	22	26	73	46
Health care	72	96	24	7	77	51	54	72	65	181
Entertainment	28	19	7	20	2	18	31	32	41	59
Toys, games, hobbies, and tricycles	117	89	41	46	59	103	114	146	138	249
Other entertainment	53	12	22	26	38	31	54	83	79	96
Education	65	76	20	20	21	72	60	63	58	154
All other gifts	184	5	6	137	6	46	13	365	80	764
	167	104	57	79	76	96	202	108	303	349

¹ 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