

**Table 5. Consumer units with reference person age 55 to 64 by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1993-94**

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)	9,784	537	1,044	1,016	837	1,450	1,357	903	1,278	1,363
<b>Consumer unit characteristics:</b>										
Income before taxes <sup>1</sup>	\$39,365	\$2,394	\$7,374	\$12,409	\$17,254	\$24,729	\$34,530	\$44,462	\$58,869	\$110,840
Income after taxes <sup>1</sup>	36,006	2,360	7,091	11,917	16,744	23,254	32,261	41,009	53,212	99,055
Age of reference person	59.5	59.6	60.3	60.5	60.2	59.8	59.1	58.9	59.1	58.6
<b>Average number in consumer unit:</b>										
Persons	2.2	1.7	1.7	1.9	2.2	2.3	2.2	2.4	2.5	2.5
Children under 18	0.2	0.1	0.1	0.2	0.3	0.2	0.2	0.2	0.2	0.1
Persons 65 and over	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Earners	1.4	0.7	0.6	0.8	1.1	1.3	1.4	1.7	1.9	2.0
Vehicles	2.3	1.6	1.2	1.5	2.0	2.2	2.6	2.6	3.0	3.0
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	68	53	41	47	66	66	69	76	85	88
Female	32	47	59	53	34	34	31	24	15	12
<b>Housing tenure:</b>										
Homeowner	80	69	55	63	69	85	84	90	92	97
With mortgage	38	23	12	24	24	36	42	50	45	64
Without mortgage	42	46	42	39	45	49	43	39	47	33
Renter	20	31	45	37	31	15	16	10	8	3
<b>Race of reference person:</b>										
Black	9	14	19	12	12	12	7	6	4	4
White and other	91	86	81	88	88	88	93	94	96	96
<b>Education of reference person:</b>										
Elementary (1-8)	13	22	33	24	19	13	7	9	4	2
High school (9-12)	45	46	50	47	54	49	55	48	37	25
College	41	31	16	28	28	39	38	42	59	73
Never attended and other	0	1	1	0	0	0	0	1	0	0
At least one vehicle owned	90	77	68	80	89	93	98	98	96	96
<b>Average annual expenditures:</b>	\$34,404	\$20,619	\$15,832	\$18,999	\$23,172	\$26,082	\$32,229	\$36,925	\$45,787	\$71,721
<b>Food</b>										
Food at home	4,710	3,331	2,406	2,885	4,084	3,725	4,724	5,287	6,140	8,374
Cereals and bakery products	2,920	2,038	1,960	2,149	2,754	2,673	2,947	3,091	3,535	4,329
Cereals and cereal products	444	257	279	358	428	386	453	459	554	688
Bakery products	148	100	94	139	118	150	164	146	135	235
Meats, poultry, fish, and eggs	296	157	185	219	309	236	288	313	419	453
	820	680	586	529	848	739	772	889	1000	1,196

See footnotes at end of table.

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Beef	253	198	157	143	233	218	263	359	324	341
Pork	182	166	169	166	231	147	148	166	218	237
Other meats	109	72	80	66	97	109	96	116	140	166
Poultry	139	94	102	78	157	138	130	136	157	211
Fish and seafood	105	120	52	44	98	94	100	78	130	209
Eggs	32	30	25	31	32	32	34	35	32	33
Dairy products	304	204	202	218	302	293	367	310	338	405
Fresh milk and cream	127	83	102	121	131	122	150	120	131	149
Other dairy products	177	120	101	97	170	170	218	190	207	256
Fruits and vegetables	480	323	318	345	382	472	486	460	570	773
Fresh fruits	151	90	99	84	110	150	154	146	190	253
Fresh vegetables	149	133	102	100	128	143	151	123	157	260
Processed fruits	93	49	59	89	80	86	98	91	110	140
Processed vegetables	88	50	57	71	64	93	84	100	113	121
Other food at home	872	575	575	700	796	783	869	973	1,074	1,267
Sugar and other sweets	121	72	86	109	111	117	123	120	151	163
Fats and oils	89	72	85	69	65	87	98	80	121	94
Miscellaneous foods	348	243	226	287	255	320	387	362	405	532
Nonalcoholic beverages	251	155	164	205	330	214	186	343	298	358
Food prep by cu, out-of-town trips	62	34	15	29	35	46	75	68	99	119
Food away from home	1,790	1,293	445	736	1,329	1,053	1,777	2,196	2,605	4,045
<b>Alcoholic beverages</b>	302	343	165	134	126	205	291	294	459	620
<b>Housing</b>	10,078	7,007	5,081	6,748	6,811	8,193	9,060	9,900	12,339	20,755
Shelter	5,140	3,709	2,374	3,545	3,597	3,898	4,508	5,075	6,324	10,842
Owned dwellings	3,640	2,256	948	1,693	2,018	2,664	3,069	3,831	4,928	8,967
Mortgage interest and charges	1,659	664	224	658	659	1,013	1,274	1,603	2,519	4,816
Property taxes	1,128	844	422	553	704	917	1,053	1,304	1,407	2,388
Maintenance, repairs, insurance, other expenses	853	749	302	482	655	734	742	923	1002	1,762
Rented dwellings	959	1116	1,225	1,625	1,372	894	1,090	772	706	244
Other lodging	541	337	201	228	208	339	349	473	691	1,632
Utilities, fuels, and public services	2,409	2,030	1,645	1,777	1,993	2,337	2,292	2,478	2,742	3,702
Natural gas	332	277	188	282	262	317	315	324	390	526
Electricity	957	844	719	712	773	902	911	1,015	1,075	1,437
Fuel oil and other fuels	116	152	74	61	157	138	108	126	123	119
Telephone services	702	536	483	517	566	698	647	697	779	1,146
Water and other public services	302	220	181	206	236	283	311	316	375	474
Household operations	372	283	77	119	234	244	205	300	476	1,159
Personal services	58	5	0	1	10	27	18	109	97	195
Other household expenses	314	278	77	118	224	217	187	191	379	965
Housekeeping supplies	488	363	267	371	309	416	523	540	704	740
Laundry and cleaning supplies	134	162	71	142	98	99	151	162	176	164
Other household products	213	150	141	109	119	199	236	197	302	354

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Postage and stationery	141	51	55	120	92	118	136	181	226	221
Household furnishings and equipment	1,670	621	718	936	678	1,299	1,532	1,507	2,093	4,312
Household textiles	128	8	72	74	16	109	111	187	248	216
Furniture	332	135	146	241	218	170	399	338	429	699
Floor coverings	251	5	18	195	37	282	58	74	63	1,206
Major appliances	176	145	124	113	152	168	177	179	186	285
Small appliances, miscellaneous housewares	96	34	34	35	68	71	88	113	171	183
Miscellaneous household equipment	687	295	324	277	186	498	700	615	995	1,722
<b>Apparel and services</b>	1,601	734	940	893	947	1,328	1,414	1,562	2,138	3,430
Men and boys	375	98	148	257	292	290	285	338	574	835
Men, 16 and over	317	95	145	222	189	263	246	282	478	690
Boys, 2 to 15	59	3	4	35	103	27	39	56	96	145
Women and girls	709	395	411	380	359	629	671	679	863	1,560
Women, 16 and over	659	387	395	334	285	589	618	579	821	1,491
Girls, 2 to 15	50	8	16	47	74	40	53	100	42	69
Children under 2	51	10	15	58	20	40	31	91	52	116
Footwear	228	132	294	95	139	201	221	187	286	371
Other apparel products and services	237	99	72	103	138	168	207	267	361	548
<b>Transportation</b>	6,464	4,900	2,793	3,418	5,192	5,030	5,961	6,769	8,294	13,062
Vehicle purchases (net outlay)	2,813	2,552	1,371	1,339	2,557	2,149	2,529	2,616	3,111	6,119
Cars and trucks, new	1,665	1,562	335	532	1,481	1,300	1,663	1,239	2,066	3,977
Cars and trucks, used	1,133	878	1,037	807	1,076	848	812	1,370	1,035	2,142
Other vehicles	16	111	0	0	0	2	54	7	10	0
Gasoline and motor oil	1,045	737	560	698	880	963	1,066	1,234	1,312	1,587
Other vehicle expenses	2,155	1,242	781	1,171	1,550	1,717	2,059	2,389	3,135	4,169
Vehicle finance charges	234	71	71	133	187	209	255	271	333	414
Maintenance and repairs	739	567	301	403	591	613	646	1,007	1,086	1,212
Vehicle insurance	782	471	352	479	545	672	874	809	1,063	1,352
Vehicle rental, leases, licenses, other charges	400	134	57	156	227	224	284	302	653	1,190
Public transportation	451	369	82	210	205	201	308	529	737	1,187
<b>Health care</b>	2,152	1,469	1,294	1,619	2,368	1,833	2,231	2,414	2,688	2,950
Health insurance	927	664	593	832	943	875	970	981	1,063	1,193
Medical services	713	503	401	341	453	542	768	979	1,009	1,144
Drugs	357	216	252	358	327	349	383	344	464	410
Medical supplies	156	86	48	89	645	66	111	110	152	203
<b>Entertainment</b>	1,565	854	751	811	885	1,232	1,723	1,736	2,013	3,124
Fees and admissions	472	343	136	214	224	270	395	462	576	1,324
Television, radios, sound equipment	493	317	235	292	391	422	509	656	649	779
Pets, toys, and playground equipment	285	129	137	201	211	204	302	340	424	481
Other supplies, equipment, and services	315	65	243	103	58	336	517	278	363	541
<b>Personal care products and services</b>	415	211	278	244	330	331	437	498	520	722

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<b>Reading</b>	206	121	101	112	137	173	193	233	297	379
<b>Education</b>	283	156	48	157	101	113	124	201	272	1,121
<b>Tobacco products and smoking supplies</b>	315	287	293	248	274	316	344	404	350	297
<b>Miscellaneous</b>	943	583	600	393	410	696	1,045	1,378	1,528	1,430
<b>Cash contributions</b>	1,462	224	540	468	333	981	1,301	1,863	1,848	4,131
<b>Personal insurance and pensions</b>	3,908	399	541	869	1,174	1,927	3,380	4,386	6,901	11,325
Life and other personal insurance	554	229	249	282	254	346	484	565	833	1,327
Pensions and Social Security	3,354	169	292	587	919	1,580	2,896	3,821	6,068	9,998
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	39,365	2,394	7,374	12,409	17,254	24,729	34,530	44,462	58,869	110,840
Wages and salaries	28,353	812	1,463	4,433	8,684	13,488	23,923	33,419	45,505	90,506
Self-employment income	1,913	-138	69	705	143	1,527	1,437	1,597	4,631	4,667
Social Security, private and government retirement	6,465	1018	4,172	5,521	6,934	7,496	7,208	7,311	5,772	9,037
Interest, dividends, rental income, other property income	1,680	157	217	278	398	1,232	1,082	1,308	2,308	5,967
Unemployment and workers' compensation, veterans' benefit	398	123	223	531	573	496	392	536	391	253
Public assistance, supplemental security income, food stamps	334	313	1,149	681	375	314	117	142	42	72
Regular contributions for support	128	78	72	129	74	86	282	100	39	213
Other income	94	31	9	131	72	90	90	48	181	126
<b>Personal taxes <sup>1</sup></b>	3,359	34	282	491	510	1,475	2,269	3,453	5,657	11,785
Federal income taxes	2,471	-44	125	273	321	996	1,584	2,495	4,245	8,995
State and local income taxes	647	-10	33	111	107	245	458	599	1,137	2,298
Other taxes	240	88	124	107	82	234	227	358	275	493
<b>Income after taxes <sup>1</sup></b>	36,006	2,360	7,091	11,917	16,744	23,254	32,261	41,009	53,212	99,055
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	-1,031	-3,802	-1,762	-1,115	-2,534	4,818	2,959	-1829	-4,603	-4,715
Net change in total assets	4,035	3,793	-607	-1,860	-1,517	8,360	5,232	3,201	1,552	12,574
Net change in total liabilities	5,066	7,596	1,155	-745	1,017	3,542	2,273	5,030	6,155	17,289
<b>Other financial information</b>										

See footnotes at end of table.

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Other money receipts	679	382	127	157	492	713	1,129	847	1,214	626
Mortgage principal paid on owned property	-1,277	-421	-163	-779	-591	-514	-1,079	-827	-2,307	-3,600
Estimated market value of owned home	92,434	66,323	37,677	50,368	57,425	71,526	85,128	92,327	121,460	199,908
Estimated monthly rental value of owned home	596	446	271	388	400	502	569	606	762	1,144
<b>Gifts of goods and services</b>	1,352	557	455	585	507	923	1,054	1,493	2,134	3,406
Food	121	19	36	31	46	87	75	182	198	312
Housing	336	276	108	99	124	283	238	300	618	758
Housekeeping supplies	54	22	18	25	14	70	41	93	77	88
Household textiles	23	0	2	4	1	30	14	13	55	51
Appliances and miscellaneous housewares	39	22	15	6	18	32	44	44	66	76
Major appliances	10	0	5	0	2	10	17	21	12	17
Small appliances and miscellaneous housewares	29	22	9	6	15	22	27	23	55	59
Miscellaneous household equipment	96	74	13	23	31	62	97	50	218	221
Other housing	125	158	59	41	60	90	43	101	201	322
Apparel and services	340	29	149	160	97	245	325	388	604	757
Males, 2 and over	101	9	26	52	9	61	102	80	241	217
Females, 2 and over	137	7	86	51	40	117	139	147	168	344
Children under 2	41	10	8	34	19	20	30	74	48	105
Other apparel products and services	61	2	28	23	29	46	53	86	147	91
Jewelry and watches	24	2	1	11	8	38	18	25	61	23
All other apparel products and services	37	0	27	13	20	8	36	60	86	67
Transportation	81	23	30	41	78	33	88	91	136	162
Health care	30	65	13	24	5	22	19	43	37	57
Entertainment	102	30	44	30	50	92	109	140	136	206
Toys, games, hobbies, and tricycles	49	8	17	13	27	47	56	92	76	74
Other entertainment	53	22	26	17	23	45	52	49	60	132
Education	150	8	5	122	4	51	32	129	87	724
All other gifts	191	106	71	79	103	110	168	219	318	430

<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