

Table 5. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995 - 1996

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)	9,486	561	1,046	821	749	1,477	1,194	1,058	1,122	1,459
Income before taxes 1/	\$39,417	\$1,472	\$7,444	\$12,278	\$17,200	\$25,064	\$34,564	\$44,572	\$58,744	\$103,475
Income after taxes 1/	36,080	920	7,282	11,870	16,609	23,596	32,059	40,804	53,307	93,090
Age of reference person	59.4	59.3	60.2	60.0	60.2	59.6	59.3	59.1	58.7	58.7
Average number in consumer unit:										
Persons	2.3	1.8	1.6	2.1	2.2	2.4	2.5	2.4	2.4	2.7
Children under 18	0.2	0.2	0.1	0.3	0.4	0.3	0.2	0.2	0.2	0.2
Persons 65 and over	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Earners	1.4	0.9	0.4	1.0	1.1	1.3	1.5	1.7	1.8	2.1
Vehicles	2.3	1.6	1.1	1.7	1.9	2.3	2.6	2.6	2.7	3.2
Percent distribution:										
Male	63	49	31	43	60	60	71	70	78	84
Female	37	51	69	57	40	40	29	30	22	16
Percent homeowner	80	70	55	70	76	78	85	89	91	93
With mortgage	39	22	19	29	38	33	38	45	56	58
Without mortgage	41	48	36	42	38	45	47	43	34	35
Renter	20	30	45	30	24	22	15	11	9	7
Black	10	19	21	12	11	11	8	9	6	4
White and other	90	81	79	88	89	89	92	91	94	96
Elementary (1-8)	11	15	32	17	15	11	10	7	3	1
High school (9-12)	45	51	47	56	55	54	47	42	38	25
College	43	33	20	25	29	34	43	50	60	74
Never attended and other	1	1	1	2	1	1	0	0	0	1
At least one vehicle owned	90	73	68	87	91	93	96	95	99	97
Average annual expenditures	\$36,215	\$19,345	\$13,684	\$20,702	\$24,717	\$26,213	\$33,828	\$40,825	\$46,725	\$73,154
Food	4,963	3,413	2,475	3,280	4,153	3,831	4,409	5,912	6,294	8,278
Food at home	3,076	2,381	1,986	2,454	2,968	2,462	2,774	3,724	3,586	4,374
Cereals and bakery products	463	392	276	379	437	351	430	544	587	644
Cereals and cereal products	155	135	84	171	147	109	150	178	204	196
Bakery products	308	256	192	208	290	242	280	366	383	447
Meats, poultry, fish, and eggs	819	731	587	734	847	633	743	1,042	913	1,048
Beef	252	227	194	202	236	203	192	328	327	326
Pork	169	152	144	153	198	134	206	177	179	166
Other meats	111	86	67	94	126	81	95	147	113	163
Poultry	150	173	84	151	160	93	142	215	155	195
Fish and seafood	100	66	59	100	97	87	72	137	96	152
Eggs	38	26	39	35	30	36	36	38	43	46
Dairy products	324	257	203	239	293	261	306	400	377	467
Fresh milk and cream	130	136	101	111	118	120	123	153	156	144
Other dairy products	194	120	102	129	175	141	183	247	221	322
Fruits and vegetables	536	361	337	408	556	441	482	636	601	782
Fresh fruits	170	91	88	123	152	149	157	201	196	265
Fresh vegetables	171	130	107	133	178	127	146	190	199	267
Processed fruits	109	82	72	96	122	92	98	141	115	143
Processed vegetables	86	57	70	57	104	73	82	105	91	107
Other food at home	934	642	583	693	835	776	812	1,102	1,108	1,434
Sugar and other sweets	130	84	92	111	107	123	103	153	142	196
Fats and oils	94	110	73	100	115	68	82	98	105	113
Miscellaneous foods	379	256	229	248	363	304	303	492	469	581
Nonalcoholic beverages	265	169	175	204	224	234	252	292	314	384
Food prepared by consumer unit on out-of-town trips	65	22	13	31	26	48	72	66	78	161
Food away from home	1,887	1,032	489	826	1,185	1,369	1,635	2,188	2,707	3,904
Alcoholic beverages	356	218	131	85	133	218	254	536	422	871
Housing	10,766	7,755	5,111	7,974	7,789	8,321	9,960	10,977	12,986	20,165
Shelter	5,616	3,846	2,664	4,152	3,853	4,116	5,156	5,842	6,941	10,854
Owned dwellings	3,958	2,327	1,327	2,404	2,498	2,542	3,583	4,394	5,457	8,366
Mortgage interest and charges	1,832	609	379	759	907	924	1,606	1,887	2,716	4,808

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Property taxes	1,131	848	439	810	773	787	1,146	1,130	1,424	2,214
Maintenance, repairs, insurance, other expenses	994	870	510	835	818	831	830	1,377	1,317	1,344
Rented dwellings	1,074	1,328	1,236	1,559	1,210	1,387	994	880	637	747
Other lodging	584	190	101	189	145	187	580	567	848	1,742
Utilities, fuels, and public services	2,557	2,070	1,759	2,046	2,241	2,360	2,635	2,673	2,891	3,561
Natural gas	335	233	209	253	280	324	337	348	355	521
Electricity	993	805	708	808	863	924	1,022	1,006	1,146	1,356
Fuel oil and other fuels	127	90	83	98	134	116	162	152	120	153
Telephone services	780	684	550	654	662	718	772	822	880	1,073
Water and other public services	324	258	210	233	302	278	342	344	390	458
Household operations	403	602	99	162	139	396	316	354	359	954
Personal services	88	438	1	2	11	244	43	36	28	66
Other household expenses	315	163	98	160	128	152	273	318	331	888
Housekeeping supplies	607	556	214	339	675	489	464	807	624	1,072
Laundry and cleaning supplies	136	123	84	134	103	139	96	194	131	198
Other household products	275	334	86	115	207	209	236	355	291	541
Postage and stationery	196	99	44	90	365	142	131	258	202	333
Household furnishings and equipment	1,583	682	374	1,274	882	959	1,388	1,301	2,171	3,724
Household textiles	81	63	36	60	47	57	85	76	109	152
Furniture	319	73	68	205	85	250	301	242	450	814
Floor coverings	146	20	10	13	112	27	116	38	167	532
Major appliances	202	155	112	128	199	172	193	148	285	335
Small appliances, miscellaneous housewares	127	21	26	80	87	66	146	116	195	262
Miscellaneous household equipment	708	350	122	788	352	386	547	681	966	1,630
Apparel and services	1,664	924	557	1,128	1,077	1,070	1,199	1,596	1,962	3,903
Men and boys	408	237	132	347	261	171	293	404	614	896
Men, 16 and over	352	222	101	244	225	129	252	350	558	800
Boys, 2 to 15	56	14	30	103	36	42	41	54	56	96
Women and girls	800	332	274	415	488	625	561	721	913	1,948
Women, 16 and over	726	308	254	364	442	570	477	665	837	1,782
Girls, 2 to 15	75	24	20	52	46	55	84	55	76	166
Children under 2	52	5	33	7	33	30	29	175	46	87
Footwear	219	147	79	256	218	139	128	135	204	512
Other apparel products and services	185	203	39	104	76	105	187	162	186	460
Transportation	6,466	3,012	2,251	2,993	5,052	4,691	6,784	7,244	7,771	13,439
Vehicle purchases (net outlay)	2,600	1,024	927	474	2,416	1,811	2,858	3,068	2,537	5,990
Cars and trucks, new	1,252	222	218	105	1,640	733	645	2,521	1,115	3,042
Cars and trucks, used	1,340	802	709	368	777	1,078	2,213	547	1,422	2,900
Other vehicles	8	0	0	0	0	0	1	0	0	48
Gasoline and motor oil	1,143	747	481	781	805	973	1,296	1,310	1,453	1,830
Other vehicle expenses	2,222	1,107	747	1,455	1,630	1,616	2,233	2,415	2,974	4,305
Vehicle finance charges	264	209	56	126	260	191	265	336	383	441
Maintenance and repairs	708	333	269	547	446	544	759	757	930	1,292
Vehicle insurance	801	397	288	529	681	625	810	899	1,082	1,426
Vehicle rental, leases, licenses, other charges	448	169	135	254	244	256	398	424	580	1,146
Public transportation	502	135	96	283	200	290	397	450	808	1,313
Health care	2,052	1,181	1,204	1,706	1,675	1,963	2,033	2,419	2,477	2,889
Health insurance	929	532	492	819	820	813	946	1,091	1,187	1,303
Medical services	629	426	365	417	373	597	669	754	803	925
Drugs	381	193	296	367	409	452	334	401	359	467
Medical supplies	113	30	51	103	73	102	84	174	129	193
Entertainment	1,890	807	523	686	1,024	1,184	1,920	3,620	2,264	3,460
Fees and admissions	453	211	81	178	148	206	543	446	740	1,085
Television, radios, sound equipment	543	260	226	324	478	440	632	622	680	877
Pets, toys, and playground equipment	382	177	119	141	254	308	423	363	556	712
Other entertainment supplies, equipment and services	512	159	98	43	145	231	323	2,190	288	786
Personal care products and services	543	242	202	350	457	437	550	602	640	1,003
Reading	200	111	71	103	126	161	209	210	282	380
Education	438	70	16	181	151	106	349	599	793	1,191

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Tobacco products and smoking supplies	310	344	238	268	336	356	361	246	346	289
Miscellaneous	1,012	399	427	322	989	1,054	1,068	1,080	1,246	1,686
Cash contributions	1,377	369	116	741	371	592	1,060	1,270	2,391	3,893
Personal insurance and pensions	4,179	500	361	886	1,383	2,228	3,674	4,513	6,851	11,707
Life and other personal insurance	589	229	160	291	372	447	494	555	781	1,411
Pensions and Social Security	3,590	271	201	595	1,011	1,781	3,180	3,958	6,071	10,296
Money income before taxes 1/	39,417	1,472	7,444	12,278	17,200	25,064	34,564	44,572	58,744	103,475
Wages and salaries	28,706	816	1,592	5,032	8,493	15,767	24,667	32,165	44,701	84,137
Self-employment income	2,214	993	63	521	667	1,578	1,496	2,657	3,800	6,427
Social Security, private and government retirement	6,146	987	4,186	5,122	6,522	5,881	6,605	7,498	7,180	8,036
Interest, dividends, rental income, other property income	1,300	86	220	339	438	586	757	1,388	2,107	4,006
Unemployment and workers' compensation, veterans' benefits	265	97	201	263	413	335	366	283	172	208
Public assistance, supplemental security income, food stamps	466	317	1,096	877	531	602	452	350	76	65
Regular contributions for support	127	72	12	38	34	110	195	75	86	361
Other income	192	93	74	87	103	207	27	157	621	235
Personal taxes 1/	3,337	553	162	409	591	1,468	2,505	3,768	5,437	10,385
Federal income taxes	2,451	375	22	219	299	1,034	1,790	2,642	4,053	7,954
State and local income taxes	647	100	1	84	112	229	504	682	1,092	2,082
Other taxes	240	78	141	106	180	205	211	444	292	349
Income after taxes 1/	36,080	920	7,282	11,870	16,609	23,596	32,059	40,804	53,307	93,090
Net change in total assets and liabilities	669	1,653	1,912	848	5,447	3,800	2,358	951	2,773	1,567
Net change in total assets	2,503	1,186	1,790	1,617	86	61	2,450	1,632	8,118	9,095
Net change in total liabilities	3,172	468	122	769	5,362	3,863	90	2,583	5,345	7,528
Other money receipts	700	61	435	161	44	231	249	1,568	243	2,341
Mortgage principal paid on owned property	1,158	840	264	481	619	661	1,019	1,319	1,739	2,640
Estimated market value of owned home	92,175	59,407	37,220	51,538	61,334	71,588	98,917	95,736	115,415	177,707
Estimated monthly rental value of owned home	633	397	291	420	465	508	669	655	832	1,099
Gifts of goods and services	1,551	868	404	678	676	901	1,197	2,095	1,994	3,721
Food	81	29	15	32	24	56	30	163	138	177
Housing	337	242	116	190	115	216	188	446	418	834
Housekeeping supplies	54	25	11	31	21	46	30	90	48	134
Household textiles	12	4	10	6	6	5	14	13	15	26
Appliances and miscellaneous housewares	54	12	11	46	32	25	27	34	98	133
Major appliances	10	0	7	4	2	15	2	7	18	25
Small appliances and miscellaneous housewares	43	12	4	42	31	11	26	28	80	109
Miscellaneous household equipment	99	120	23	35	37	98	50	178	93	215
Other housing	118	81	61	72	19	41	67	131	164	326
Apparel and services	431	314	155	248	246	194	353	544	522	974
Males, 2 and over	102	181	36	47	40	33	76	109	187	201
Females, 2 and over	213	59	93	98	120	110	173	209	223	553
Children under 2	47	4	24	1	29	25	28	174	34	83
Other apparel products and services	70	72	2	101	57	26	76	52	78	137
Jewelry and watches	33	29	0	45	23	16	68	3	41	49
All other apparel products and services	36	43	2	56	34	10	8	49	37	88
Transportation	90	96	14	9	28	41	71	48	95	310
Health care	32	11	2	9	7	24	31	29	44	90
Entertainment	194	109	24	67	91	131	191	241	310	393
Toys, games, hobbies, and tricycles	100	11	11	33	57	67	96	143	133	220
Other entertainment	94	98	13	34	34	64	96	98	177	173
Education	181	0	3	45	109	21	106	484	228	455
All other gifts	206	66	76	77	56	219	227	141	238	488

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

Note that 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 also that some data are likely to have large sampling errors.