

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1989-90

Item	Complete reporting of income ¹							
	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 and over
Number of consumer units (in thousands)	9,844	564	1,195	1,129	959	1,789	1,148	3,060
Consumer unit characteristics:								
Income before taxes ¹	\$35,041	\$958	\$7,537	\$12,391	\$17,497	\$24,738	\$34,883	\$72,002
Income after taxes ¹	31,458	844	7,450	11,696	16,552	23,083	31,919	63,164
Average number of persons in consumer unit	2.3	1.6	1.8	2.0	2.1	2.1	2.6	2.7
Age of reference person	59.7	59.7	60.2	60.2	60.4	59.9	59.5	59.2
Average number in consumer unit:								
Earners	1.4	0.7	0.8	1.0	1.2	1.3	1.7	2.0
Vehicles	2.3	1.2	1.2	1.9	2.0	2.2	2.6	3.1
Children under 18	0.2	0.2	0.2	0.2	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
Percent distribution:								
Sex of reference person:								
Male	69	38	44	59	63	74	81	83
Female	31	62	56	41	37	26	19	17
Housing tenure:								
Homeowner	81	57	57	73	77	83	92	94
With mortgage	40	13	19	26	29	42	49	58
Without mortgage	41	45	39	48	48	42	43	36
Renter	19	43	43	27	23	17	8	6
Race of reference person:								
Black	10	22	19	14	10	9	9	3
White and other	90	78	81	86	90	91	91	97
Education of reference person:								
Elementary (1-8)	15	17	28	24	17	16	13	6
High school (9-12)	49	54	53	52	61	56	51	36
College	36	26	19	24	22	28	36	59
Never attended and other	0	2	1	1	0	0	0	0
At least one vehicle owned	91	64	73	90	96	94	98	99
Average annual expenditures:								
Food	4,476	2,597	2,709	2,953	3,753	4,234	4,795	6,391
Food at home	2,635	1,867	1,948	2,167	2,500	2,593	2,863	3,231

See footnotes at end of table.

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Cereals and bakery products	388	231	305	317	385	398	402	475
Cereals and cereal products	127	90	115	114	129	127	131	144
Bakery products	261	141	190	203	256	271	271	331
Meats, poultry, fish, and eggs	739	589	594	626	725	696	785	883
Beef	232	169	190	177	213	222	273	275
Pork	153	121	153	140	146	154	159	165
Other meats	110	78	72	96	103	99	127	137
Poultry	119	100	103	97	122	118	117	137
Fish and seafood	90	95	44	75	102	66	73	133
Eggs	36	25	33	40	38	37	37	37
Dairy products	306	205	227	256	299	323	352	352
Fresh milk and cream	138	102	121	129	151	147	160	137
Other dairy products	168	103	107	127	148	176	192	215
Fruits and vegetables	453	292	333	326	437	450	491	575
Fresh fruits	149	75	99	93	148	144	181	197
Fresh vegetables	142	102	121	107	145	142	136	176
Processed fruits	89	65	63	64	83	95	87	114
Processed vegetables	72	50	49	62	61	69	87	89
Other food at home	748	551	489	642	654	727	831	945
Sugar and other sweets	94	54	68	63	82	78	125	123
Fats and oils	72	53	72	60	69	65	77	84
Miscellaneous foods	304	198	186	280	262	322	299	389
Nonalcoholic beverages	233	169	157	208	218	228	256	283
Food prep by cu, out-of-town trips	46	76	7	31	24	33	75	66
Food away from home	1,841	730	760	786	1,254	1,640	1,933	3,160
Alcoholic beverages	265	142	53	131	169	215	277	479
Housing	8,205	4,647	5,129	5,374	5,976	6,957	8,054	12,592
Shelter	4,302	2,129	2,812	2,726	3,031	3,451	4,019	6,867
Owned dwellings	2,840	997	1,262	1,450	1,713	2,186	2,959	4,999
Mortgage interest and charges	1,186	282	414	452	586	858	1,146	2,320
Property taxes	857	441	360	479	561	645	938	1,454
Maintenance, repairs, insurance, other expenses	796	274	489	519	566	683	875	1,224
Rented dwellings	783	1,015	1,361	996	902	880	463	462
Other lodging	679	118	189	280	416	385	597	1,406
Utilities, fuels, and public services	2,059	1,371	1,605	1,594	1,855	1,961	2,118	2,635
Natural gas	301	179	227	263	245	278	351	379
Electricity	836	577	675	666	791	783	873	1,041
Fuel oil and other fuels	130	81	89	80	93	172	105	171
Telephone services	575	402	452	419	531	535	565	753
Water and other public services	217	133	162	166	195	193	224	290
Household operations	319	133	136	114	200	221	179	647
Personal services	48	33	44	14	11	51	7	90
Other household expenses	271	100	92	100	189	170	171	557

See footnotes at end of table.

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Housekeeping supplies	462	286	259	281	348	477	487	666
Laundry and cleaning supplies	120	87	83	85	100	144	137	141
Other household products	199	98	110	121	122	205	193	312
Postage and stationery	142	101	66	76	126	128	157	214
Household furnishings and equipment	1,063	728	317	658	541	847	1,251	1,778
Household textiles	122	59	76	100	67	83	168	178
Furniture	263	86	82	127	100	244	256	480
Floor coverings	106	131	8	34	60	58	132	197
Major appliances	166	88	38	142	92	188	237	224
Small appliances, miscellaneous housewares	69	52	13	32	48	58	62	126
Miscellaneous household equipment	337	313	100	224	175	215	395	574
Apparel and services	1,586	628	615	808	1,093	1,137	1,787	2,780
Men and boys	347	147	70	175	220	261	333	659
Men, 16 and over	312	107	69	137	197	215	293	618
Boys, 2 to 15	35	40	2	38	23	46	40	41
Women and girls	726	284	301	323	535	503	1,022	1,186
Women, 16 and over	690	258	286	309	511	468	978	1,133
Girls, 2 to 15	36	27	15	14	23	34	44	53
Children under 2	49	7	29	70	16	43	48	74
Footwear	221	101	90	156	161	184	175	388
Other apparel products and services	244	89	125	83	162	148	209	473
Transportation	5,503	2,160	2,763	3,051	3,908	4,553	6,528	8,775
Vehicle purchases (net outlay)	2,304	660	1,311	1,057	1,531	1,735	2,795	3,847
Cars and trucks, new	1,289	363	637	366	688	818	1,496	2,442
Cars and trucks, used	992	297	674	691	843	916	1,287	1,335
Other vehicles	23	0	0	0	0	1	12	69
Gasoline and motor oil	1,127	636	656	833	963	1,055	1,355	1,516
Other vehicle expenses	1,725	699	650	1,041	1,209	1,549	1,980	2,766
Vehicle finance charges	252	63	103	88	168	222	325	423
Maintenance and repairs	619	298	221	451	416	548	708	975
Vehicle insurance	672	248	278	401	511	613	809	1,036
Vehicle rental, leases, licenses, other charges	183	91	48	100	113	166	138	331
Public transportation	347	165	146	119	204	214	397	647
Health care	1,829	826	1,122	1,799	1,574	1,680	1,737	2,505
Health insurance	686	362	408	802	683	649	680	835
Medical services	694	234	360	599	479	633	531	1,108
Drugs	346	162	304	303	363	307	415	407
Medical supplies	103	68	51	95	48	91	111	154
Entertainment	1,478	885	445	574	827	913	1,533	2,843
Fees and admissions	393	113	117	121	211	223	384	811
Television, radios, sound equipment	398	195	179	234	309	328	458	630
Pets, toys, and playground equipment	254	162	106	129	221	171	267	431

See footnotes at end of table.

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Other supplies, equipment, and services	433	414	42	90	86	191	423	971
Personal care products and services	425	203	231	403	309	339	448	635
Reading	174	73	71	105	114	149	184	288
Education	328	251	199	39	159	226	192	663
Tobacco products and smoking supplies	333	234	319	312	317	371	415	316
Miscellaneous	670	369	273	525	445	556	599	1,103
Cash contributions	1,115	396	234	334	672	951	1,236	2,068
Personal insurance and pensions	3,294	985	429	831	1,302	2,180	3,431	6,972
Life and other personal insurance	450	154	188	195	256	388	423	809
Pensions and Social Security	2,844	832	241	636	1,046	1,793	3,008	6,163
Sources of income and taxes: ¹								
Money income before taxes	35,041	958	7,537	12,391	17,497	24,738	34,883	72,002
Wages and salaries	23,952	629	1,986	5,299	8,991	15,105	25,238	53,092
Self-employment income	3,194	-1,607	243	653	960	1,655	2,043	8,201
Social Security, private and government retirement	5,198	910	3,580	5,006	5,861	5,812	5,762	5,913
Interest, dividends, rental income, other property income	1,870	152	347	683	925	1,384	1,278	4,021
Unemployment and workers' compensation, veterans' benefits	275	99	261	196	323	396	367	223
Public assistance, supplemental security income, food stamps	331	628	976	453	141	246	60	189
Regular contributions for support	123	19	61	68	227	94	96	181
Other income	97	127	82	33	69	46	39	182
Personal taxes ¹	3,583	114	87	695	945	1,655	2,964	8,839
Federal income taxes	2,847	46	40	485	634	1,282	2,232	7,172
State and local income taxes	633	11	7	138	203	301	648	1,500
Other taxes	102	57	40	72	108	72	85	167
Income after taxes ¹	31,458	844	7,450	11,696	16,552	23,083	31,919	63,164
Addenda:								
Net change in total assets and liabilities	-606	-2,533	-1,360	1,494	-1,912	1,240	3,032	-2,768

See footnotes at end of table.

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

Item	Complete reporting of income ¹							
	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 and over
Net change in total assets	1,397	-2,141	28	1,378	-1,626	738	3,609	3,094
Net change in total liabilities	2,004	391	1,388	-116	286	-502	576	5,862
Other financial information								
Other money receipts	366	207	25	246	121	646	393	475
Mortgage principal paid on owned property	-589	-234	-263	-260	-311	-448	-671	-1,043
Estimated market value of owned home	87,480	44,539	42,299	49,210	53,978	65,190	82,512	152,556
Estimated monthly rental value of owned home	497	299	255	327	374	431	530	757
Gifts of:								
Clothing, males 2 and over	91	61	27	101	45	73	111	134
Clothing, females 2 and over	100	62	25	81	63	91	165	130
Clothing, infants less than 2	36	7	24	18	13	35	41	61
Jewelry and watches	32	5	52	4	36	17	18	51
Small appliances and miscellaneous housewares	23	6	2	6	14	24	16	48
Household textiles	13	0	8	5	15	4	19	21
All other gifts	789	365	248	390	409	627	753	1,455

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