

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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)	9,241	520	948	783	699	1,441	1,136	1,008	1,204	1,501
Consumer unit characteristics:										
Income before taxes ¹	\$41,168	\$1,694	\$7,768	\$12,397	\$17,386	\$24,890	\$34,553	\$44,576	\$58,650	\$106,341
Income after taxes ¹	37,636	1,306	7,612	12,160	16,684	23,748	32,288	40,762	53,913	94,450
Age of reference person	59.3	59.5	60.1	59.6	59.9	59.7	58.8	59.2	58.8	58.8
Average number in consumer unit:										
Persons	2.3	2.0	1.7	2.1	2.4	2.2	2.4	2.4	2.5	2.7
Children under 182	.2	.1	.3	.4	.3	.2	.2	.2	.2
Persons 65 and over1	.2	.1	.1	.1	.1	.1	.1	.1	.1
Earners	1.4	.7	.5	.8	1.2	1.2	1.6	1.7	1.9	2.1
Vehicles	2.3	1.8	1.2	1.6	1.9	2.1	2.5	2.4	2.9	3.3
Percent distribution:										
Sex of reference person:										
Male	63	44	34	44	55	58	70	71	76	84
Female	37	56	66	56	45	42	30	29	24	16
Housing tenure:										
Homeowner	79	65	52	70	75	73	84	87	89	95
With mortgage	40	23	18	24	30	28	44	50	56	60
Without mortgage	39	42	34	46	44	46	40	37	33	35
Renter	21	35	48	30	25	27	16	13	11	5
Race of reference person:										
Black	11	21	23	17	12	9	6	8	8	4
White and other	89	79	77	83	88	91	94	92	92	96
Education of reference person:										
Elementary (1-8)	10	14	28	18	8	10	11	5	3	1
High school (9-12)	43	54	50	52	54	48	42	46	35	22
College	47	31	20	29	38	41	47	48	61	76
Never attended and other	1	1	1	2	(³)	1	1	(³)	(³)	(³)
At least one vehicle owned	89	70	67	86	91	93	94	91	97	98
Average annual expenditures	\$38,407	\$22,320	\$16,170	\$20,073	\$25,952	\$27,332	\$34,618	\$43,405	\$48,158	\$74,405
Food										
Food at home	5,323	3,965	2,941	3,128	4,002	4,069	4,822	6,229	6,215	8,716
Cereals and bakery products	3,250	2,923	2,290	2,426	2,944	2,805	3,032	3,702	3,586	4,324
Cereals and cereal products	486	375	313	375	464	394	471	543	533	664
Bakery products	157	120	103	168	166	124	145	160	171	201
Meats, poultry, fish, and eggs	329	255	210	207	298	271	325	383	362	463
Beef	848	1,073	624	721	770	755	767	850	920	1,082
Pork	242	304	192	211	224	224	209	258	291	276
Other meats	179	167	147	179	155	156	188	147	183	233
Poultry	115	98	85	94	97	98	117	121	129	152
Fish and seafood	162	214	104	156	153	121	137	191	172	211
Eggs	109	247	59	50	107	114	77	100	98	168
Dairy products	39	43	38	33	35	42	39	33	47	43
Fruits and vegetables	339	284	221	241	313	302	335	409	378	428
Fresh fruits	129	107	97	108	133	132	126	148	139	140
Fresh vegetables	210	177	125	133	180	170	209	261	239	289
Processed fruits	557	463	417	394	532	468	491	656	556	781
Processed vegetables	180	142	99	135	162	161	154	204	196	262
Other dairy products	177	155	143	117	174	141	155	205	155	264
Other meat products	115	92	97	90	114	91	94	143	119	153
Other vegetable products	85	74	78	53	82	75	88	103	86	102

See footnotes at end of table.

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Other food at home	\$1,021	\$729	\$714	\$695	\$865	\$885	\$968	\$1,245	\$1,199	\$1,369
Sugar and other sweets	137	82	112	94	108	140	124	144	178	173
Fats and oils	101	111	86	86	109	88	105	94	105	113
Miscellaneous foods	429	276	295	283	357	355	391	602	514	559
Nonalcoholic beverages	286	226	206	212	252	261	291	325	316	363
Food prepared by consumer unit on out-of-town trips	67	33	15	² 19	39	41	56	80	86	162
Food away from home	2,073	1,041	651	702	1,058	1,264	1,790	2,527	2,629	4,392
Alcoholic beverages	372	308	147	106	145	235	330	494	461	750
Housing	11,204	7,804	5,674	7,472	8,910	8,207	10,082	11,949	13,118	20,394
Shelter	5,855	3,728	2,946	3,890	4,428	4,030	5,231	6,374	6,911	11,145
Owned dwellings	4,058	2,206	1,291	2,146	2,764	2,222	3,747	4,849	5,271	8,542
Mortgage interest and charges	1,905	794	440	872	996	865	1,673	2,400	2,517	4,529
Property taxes	1,179	879	423	588	907	729	1,020	1,340	1,530	2,357
Maintenance, repairs, insurance, other expenses	974	534	428	685	861	628	1,054	1,109	1,224	1,657
Rented dwellings	1,183	1,355	1,580	1,574	1,466	1,620	1,065	933	854	641
Other lodging	613	167	75	170	197	188	419	593	787	1,962
Utilities, fuels, and public services	2,691	2,212	1,767	2,200	2,568	2,303	2,711	2,839	3,026	3,742
Natural gas	343	240	181	248	307	311	344	396	378	515
Electricity	1,020	890	712	872	978	890	1,038	1,041	1,166	1,336
Fuel oil and other fuels	135	² 115	103	116	167	121	171	148	121	148
Telephone services	849	674	558	731	786	715	818	888	949	1,229
Water and other public services	343	294	213	233	330	265	340	365	413	515
Household operations	406	318	95	156	200	403	190	362	413	1,044
Personal services	83	² 125	² 0	² 15	² 1	² 278	² 20	² 40	² 45	115
Other household expenses	323	193	94	141	199	125	170	321	368	929
Housekeeping supplies	611	641	231	337	673	417	571	777	868	788
Laundry and cleaning supplies	139	110	81	96	116	119	136	193	146	187
Other household products	284	443	101	131	212	191	283	350	488	350
Postage and stationery	188	88	49	110	346	107	153	233	234	251
Household furnishings and equipment	1,642	904	635	890	1,041	1,055	1,378	1,598	1,900	3,674
Household textiles	97	62	25	56	56	55	73	92	113	246
Furniture	369	127	113	137	191	256	292	324	523	890
Floor coverings	77	² 17	² 9	² 27	² 79	² 11	² 148	² 38	² 68	189
Major appliances	234	213	68	175	160	143	303	243	214	457
Small appliances, miscellaneous housewares	127	48	34	60	85	70	81	102	144	331
Miscellaneous household equipment	737	436	387	436	470	520	481	798	839	1,561
Apparel and services	1,675	1,127	643	1,007	872	1,230	1,302	1,650	2,367	3,187
Men and boys	377	250	87	265	213	242	319	439	621	646
Men, 16 and over	328	242	² 52	182	189	182	274	401	555	590
Boys, 2 to 15	49	² 7	35	83	24	60	45	38	66	56
Women and girls	722	528	295	368	312	536	512	727	881	1,525
Women, 16 and over	658	511	272	333	259	501	478	686	804	1,363
Girls, 2 to 15	65	17	² 23	36	53	35	34	42	77	161
Children under 2	52	² 5	² 25	² 26	² 58	33	41	159	32	62
Footwear	293	² 132	² 193	258	178	216	193	215	492	488
Other apparel products and services	231	213	42	91	111	204	236	110	341	467
Transportation	7,242	4,327	3,178	3,132	4,871	5,598	7,271	7,870	8,453	14,210
Vehicle purchases (net outlay)	3,035	² 2,212	² 1,637	² 683	² 1,832	2,662	3,322	3,292	2,861	6,097
Cars and trucks, new	1,393	² 239	² 340	(⁴)	² 905	1,265	² 1,274	1,330	1,412	3,652
Cars and trucks, used	1,634	1,974	1,297	² 683	927	1,397	2,049	1,961	1,449	2,399
Other vehicles	² 8	(⁴)	(⁴)	² 0	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	² 47
Gasoline and motor oil	1,222	824	573	780	973	1,041	1,306	1,376	1,522	1,880

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, 1996-97 — Continued

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Other vehicle expenses	\$2,442	\$1,140	\$797	\$1,323	\$1,771	\$1,648	\$2,277	\$2,716	\$3,297	\$4,822
Vehicle finance charges	292	171	75	123	264	218	303	347	395	514
Maintenance and repairs	779	317	264	580	588	578	766	835	948	1,475
Vehicle insurance	851	403	300	454	689	643	888	880	1,165	1,540
Vehicle rental, leases, licenses, other charges	520	249	158	167	230	209	320	654	790	1,294
Public transportation	544	150	170	346	296	246	365	487	773	1,411
Health care	2,220	1,444	1,181	1,767	2,027	2,043	1,970	2,634	2,768	3,101
Health insurance	963	495	446	839	959	847	925	990	1,357	1,325
Medical services	694	624	369	476	577	541	484	1,038	803	1,078
Drugs	428	261	292	393	378	542	409	424	477	474
Medical supplies	136	264	74	59	112	114	152	182	132	225
Entertainment	2,006	1,086	617	895	1,221	1,066	1,704	3,493	2,347	3,911
Fees and admissions	476	221	77	223	197	195	420	517	724	1,167
Television, radios, sound equipment	574	269	263	313	503	414	525	720	727	993
Pets, toys, and playground equipment	378	358	100	290	230	263	409	288	459	697
Other entertainment supplies, equipment, and services	578	240	178	68	291	193	351	1,968	436	1,055
Personal care products and services	558	253	226	391	474	417	541	578	743	935
Reading	206	103	68	93	146	156	183	208	293	412
Education	391	² 111	² 43	² 113	² 266	101	311	457	704	947
Tobacco products and smoking supplies	305	295	261	313	285	305	363	318	324	271
Miscellaneous	1,106	606	596	390	934	1,225	1,038	1,415	1,372	1,501
Cash contributions	1,455	555	109	472	278	535	1,228	1,435	2,055	4,265
Personal insurance and pensions	4,344	334	485	793	1,520	2,146	3,474	4,674	6,936	11,803
Life and other personal insurance	558	204	215	330	380	433	498	468	716	1,197
Pensions and Social Security	3,786	130	270	463	1,140	1,713	2,976	4,206	6,221	10,606
Sources of income and personal taxes: ¹										
Money income before taxes	41,168	1,694	7,768	12,397	17,386	24,890	34,553	44,576	58,650	106,341
Wages and salaries	30,380	1,145	1,646	4,693	9,044	16,041	25,021	32,240	45,214	86,661
Self-employment income	2,064	-972	² 118	329	930	1,069	1,465	2,498	3,930	5,398
Social Security, private and government retirement	6,554	648	4,367	5,524	5,834	6,337	6,887	7,678	7,489	9,307
Interest, dividends, rental income, other property income	1,180	132	76	230	380	380	580	1,392	1,406	4,005
Unemployment and workers' compensation, veterans' benefits	299	² 56	263	² 312	356	305	² 117	377	266	480
Public assistance, supplemental security income, food stamps	451	524	1,126	1,106	596	501	315	² 181	² 170	² 51
Regular contributions for support	110	² 73	² 21	² 112	² 85	² 75	² 70	² 132	² 84	² 258
Other income	130	² 89	150	² 91	² 160	181	96	² 79	² 90	182
Personal taxes	3,533	388	156	237	701	1,142	2,265	3,815	4,737	11,891
Federal income taxes	2,693	232	46	126	470	791	1,632	2,799	3,580	9,438
State and local income taxes	666	97	20	37	130	215	410	790	937	2,172
Other taxes	174	² 59	90	74	101	135	223	225	219	282
Income after taxes	37,636	1,306	7,612	12,160	16,684	23,748	32,288	40,762	53,913	94,450

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, 1996-97 — Continued

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	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
Addenda:										
Net change in total assets and liabilities	\$-1,150	\$3,796	\$794	\$-29	\$1,999	\$-3,928	\$-4,644	\$1,485	\$-738	\$-2,930
Net change in total assets	2,783	4,642	2,259	860	5,118	901	-3,302	6,594	2,731	6,278
Net change in total liabilities	3,933	846	1,465	889	3,120	4,828	1,342	5,110	3,469	9,208
Other financial information:										
Other money receipts	600	² 375	² 327	² 175	² 324	230	263	844	281	1,902
Mortgage principal paid on owned property	-1,361	-935	-538	-523	-676	-657	-1,174	-1,632	-1,727	-3,126
Estimated market value of owned home ...	97,629	75,598	33,393	57,368	76,384	73,860	89,864	106,369	114,075	186,356
Estimated monthly rental value of owned home	652	415	265	420	526	490	614	749	783	1,170
Gifts of goods and services	1,540	781	532	717	746	975	1,310	1,665	2,038	3,392
Food	79	² 22	² 17	35	37	49	59	96	124	176
Housing	370	197	194	211	171	210	194	430	350	948
Housekeeping supplies	52	² 22	² 14	44	24	30	33	88	53	103
Household textiles	15	² 5	² 2	² 2	² 7	6	6	19	24	45
Appliances and miscellaneous housewares	56	² 18	² 13	² 22	² 27	² 21	² 33	43	59	164
Major appliances	13	(⁴)	² 9	² 8	² 5	² 6	² 12	22	17	23
Small appliances and miscellaneous housewares	43	² 18	² 4	² 14	² 22	² 15	² 21	20	41	141
Miscellaneous household equipment	116	98	90	54	35	108	61	154	94	250
Other housing	131	² 53	76	90	78	45	61	127	122	385
Apparel and services	386	332	141	197	206	255	368	450	607	635
Males, 2 and over	95	184	² 38	45	48	68	90	90	166	136
Females, 2 and over	140	64	63	64	52	102	137	135	172	286
Children under 2	50	² 5	² 25	² 21	² 55	33	41	159	21	60
Other apparel products and services	101	² 78	² 14	² 66	² 50	² 53	² 99	² 66	² 248	153
Jewelry and watches	47	² 27	(⁴)	² 13	² 11	² 7	² 52	² 4	² 145	² 93
All other apparel products and services	55	² 51	² 14	² 54	² 40	² 46	² 48	² 61	² 103	² 60
Transportation	84	61	15	8	20	67	57	46	104	253
Health care	42	² 31	² 16	² 4	² 14	² 32	² 26	² 42	² 56	107
Entertainment	167	² 77	² 51	101	103	96	182	175	268	296
Toys, games, hobbies, and tricycles	76	² 14	² 18	² 82	² 66	² 66	² 79	² 96	² 84	106
Other entertainment	91	63	33	19	38	30	103	79	185	191
Education	158	² 3	² 17	² 27	² 133	² 29	² 127	² 245	275	379
All other gifts	253	60	81	135	62	236	297	180	254	598

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

² Data are likely to have large sampling errors.

³ Value less than 0.5.

⁴ No data reported.