

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

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) ....	9,768	417	1,024	912	803	1,410	1,049	961	1,161	2,032
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$46,870	\$2,102	\$7,647	\$12,455	\$17,221	\$24,669	\$34,478	\$44,481	\$58,787	\$119,082
Income after taxes <sup>1</sup> .....	43,041	810	7,583	12,172	16,713	23,463	32,605	41,312	54,263	107,189
Age of reference person .....	59.3	59.5	60.4	59.8	59.6	60.0	59.0	59.0	58.7	58.5
Average number in consumer unit:										
Persons .....	2.1	1.6	1.7	2.0	2.0	2.0	2.2	2.2	2.4	2.5
Children under 18 .....	.2	.2	.2	.3	.2	.1	.2	.1	.2	.2
Persons 65 and over .....	.1	.2	.2	.1	.2	.1	.1	.1	.1	.1
Earners .....	1.3	.7	.5	.8	.9	1.1	1.4	1.5	1.8	2.0
Vehicles .....	2.2	1.3	1.2	1.9	1.7	2.3	2.1	2.6	2.6	2.9
Percent distribution:										
Sex of reference person:										
Male .....	59	39	40	42	45	58	61	66	69	76
Female .....	41	61	60	58	55	42	39	34	31	24
Housing tenure:										
Homeowner .....	78	54	54	63	65	82	83	84	87	94
With mortgage .....	39	17	14	19	22	32	42	44	51	66
Without mortgage .....	39	37	40	43	43	51	41	40	35	28
Renter .....	22	46	46	37	35	18	17	16	13	6
Race of reference person:										
Black .....	10	14	18	15	12	7	8	7	9	5
White and other .....	90	86	82	85	88	93	92	93	91	95
Education of reference person:										
Elementary (1-8) .....	9	17	19	18	15	6	7	6	4	1
High school (9-12) .....	43	42	60	54	52	53	45	36	38	24
College .....	48	39	19	27	32	41	48	57	58	74
Never attended and other .....	( <sup>3</sup> )	2	2	( <sup>4</sup> )	1	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
At least one vehicle owned or leased .....	90	67	68	81	89	95	95	97	97	99
Average annual expenditures .....	\$40,457	\$21,778	\$15,719	\$20,442	\$21,673	\$28,571	\$35,759	\$40,725	\$49,237	\$78,680
Food .....	5,097	2,885	2,444	2,938	3,154	4,096	4,852	5,349	6,115	8,720
Food at home .....	2,957	2,104	1,779	2,078	2,078	2,677	2,915	3,254	3,370	4,308
Cereals and bakery products .....	430	312	260	304	305	355	436	479	483	638
Cereals and cereal products .....	130	93	74	100	111	112	131	133	129	201
Bakery products .....	299	218	186	204	195	243	305	347	353	437
Meats, poultry, fish, and eggs .....	782	642	523	579	552	737	726	893	845	1,108
Beef .....	237	176	147	152	172	222	231	305	233	353
Pork .....	173	121	118	95	121	185	144	221	204	236
Other meats .....	92	64	57	91	78	83	90	101	111	111
Poultry .....	139	147	90	121	82	132	143	134	141	203
Fish and seafood .....	103	100	73	85	70	85	77	93	114	165
Eggs .....	37	34	39	36	28	30	41	39	42	41
Dairy products .....	317	198	195	233	234	274	319	338	389	441
Fresh milk and cream .....	114	94	68	94	97	103	121	111	134	150
Other dairy products .....	202	104	128	139	137	171	198	228	255	291
Fruits and vegetables .....	536	418	281	357	359	478	545	581	622	804
Fresh fruits .....	167	140	86	97	111	158	171	217	187	240
Fresh vegetables .....	175	157	93	115	120	171	183	157	211	252
Processed fruits .....	110	72	54	80	72	83	104	132	117	183
Processed vegetables .....	84	49	48	65	56	67	88	75	107	128

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, 1998-1999 — Continued**

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Other food at home .....	\$893	\$535	\$520	\$606	\$627	\$832	\$889	\$963	\$1,031	\$1,317
Sugar and other sweets .....	115	86	73	62	76	107	104	147	148	157
Fats and oils .....	83	48	55	52	69	76	96	94	94	109
Miscellaneous foods .....	386	206	205	268	258	362	405	399	435	591
Nonalcoholic beverages .....	240	149	165	198	181	226	236	253	277	318
Food prepared by consumer unit on out-of-town trips .....	70	<sup>2</sup> 45	<sup>2</sup> 20	<sup>2</sup> 26	43	62	49	70	77	142
Food away from home .....	2,139	781	665	860	1,076	1,419	1,937	2,095	2,745	4,411
Alcoholic beverages .....	342	241	74	168	140	239	246	257	546	676
Housing .....	12,188	8,702	6,158	7,371	7,480	8,823	11,054	11,596	14,541	21,745
Shelter .....	6,647	4,641	3,148	3,926	3,945	4,451	6,336	5,966	7,891	12,407
Owned dwellings .....	4,730	2,454	1,515	1,688	1,931	3,101	4,668	4,174	5,818	10,090
Mortgage interest and charges .....	2,359	939	413	735	729	1,153	2,327	2,105	2,824	5,713
Property taxes .....	1,275	715	601	580	583	964	1,197	1,218	1,510	2,464
Maintenance, repairs, insurance, other expenses .....	1,095	801	501	373	619	984	1,145	851	1,483	1,912
Rented dwellings .....	1,250	1,985	1,450	1,933	1,719	1,007	1,341	1,343	1,140	649
Other lodging .....	667	202	182	305	295	344	327	448	934	1,668
Utilities, fuels, and public services .....	2,565	1,935	1,794	1,993	2,010	2,313	2,466	2,644	2,848	3,584
Natural gas .....	318	221	257	207	280	252	303	317	360	462
Electricity .....	975	760	710	804	760	955	937	968	1,034	1,318
Fuel oil and other fuels .....	103	<sup>2</sup> 69	81	<sup>2</sup> 82	73	109	102	111	100	139
Telephone services .....	843	658	568	670	648	694	783	905	988	1,196
Water and other public services .....	325	226	178	231	249	303	341	344	367	468
Household operations .....	482	447	128	187	145	288	271	369	473	1,235
Personal services .....	64	<sup>2</sup> 20	<sup>2</sup> 10	<sup>2</sup> 58	<sup>2</sup> 5	<sup>2</sup> 20	<sup>2</sup> 36	<sup>2</sup> 26	<sup>2</sup> 74	183
Other household expenses .....	418	428	119	129	140	268	235	343	400	1,052
Housekeeping supplies .....	586	279	329	318	466	487	528	634	748	918
Laundry and cleaning supplies .....	135	80	73	90	127	142	114	156	161	183
Other household products .....	297	124	148	143	241	249	278	309	375	488
Postage and stationery .....	154	<sup>2</sup> 75	108	85	98	95	136	169	212	247
Household furnishings and equipment .....	1,908	1,400	759	948	914	1,284	1,454	1,983	2,581	3,602
Household textiles .....	143	69	78	55	83	159	75	138	179	263
Furniture .....	414	419	186	181	233	207	389	408	450	846
Floor coverings .....	89	<sup>2</sup> 240	<sup>2</sup> 7	<sup>2</sup> 11	<sup>2</sup> 71	90	33	73	83	183
Major appliances .....	195	<sup>2</sup> 137	<sup>2</sup> 42	358	<sup>2</sup> 78	168	222	200	225	229
Small appliances, miscellaneous housewares .....	137	39	39	39	49	126	98	128	280	218
Miscellaneous household equipment .....	929	496	407	304	400	533	637	1,037	1,364	1,863
Apparel and services .....	1,664	675	768	571	729	1,273	1,257	1,550	1,764	3,767
Men and boys .....	380	81	150	116	77	228	318	257	391	1,017
Men, 16 and over .....	333	<sup>2</sup> 71	122	82	<sup>2</sup> 58	168	261	233	330	949
Boys, 2 to 15 .....	47	<sup>2</sup> 10	28	34	19	60	57	24	61	68
Women and girls .....	634	266	298	261	361	399	429	786	702	1,325
Women, 16 and over .....	588	240	273	238	306	321	389	758	672	1,253
Girls, 2 to 15 .....	46	<sup>2</sup> 26	25	23	55	77	40	28	29	73
Children under 2 .....	48	<sup>2</sup> 39	<sup>2</sup> 34	<sup>2</sup> 6	<sup>2</sup> 13	<sup>2</sup> 75	<sup>2</sup> 29	<sup>2</sup> 27	53	96
Footwear .....	292	<sup>2</sup> 147	151	<sup>2</sup> 53	<sup>2</sup> 175	397	283	280	220	576
Other apparel products and services .....	311	142	136	134	104	175	198	200	399	752
Transportation .....	7,336	2,921	2,311	3,723	4,012	5,301	7,752	7,945	9,264	13,520
Vehicle purchases (net outlay) .....	3,221	<sup>2</sup> 916	<sup>2</sup> 812	<sup>2</sup> 1,434	<sup>2</sup> 1,469	2,138	4,034	3,708	3,866	6,135
Cars and trucks, new .....	1,704	<sup>2</sup> 658	<sup>2</sup> 271	<sup>2</sup> 835	<sup>2</sup> 945	1,310	2,145	1,763	<sup>2</sup> 1,156	3,662
Cars and trucks, used .....	1,498	<sup>2</sup> 257	542	587	<sup>2</sup> 507	826	1,888	1,940	2,662	2,424
Other vehicles .....	19	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 12	<sup>2</sup> 17	<sup>2</sup>	<sup>(4)</sup>	<sup>2</sup> 5	<sup>2</sup> 48	<sup>2</sup> 50
Gasoline and motor oil .....	1,106	583	451	750	873	1,014	1,098	1,196	1,501	1,597

See footnotes at end of table.

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Other vehicle expenses .....	\$2,439	\$1,265	\$856	\$1,258	\$1,517	\$1,903	\$2,266	\$2,539	\$3,039	\$4,450
Vehicle finance charges .....	290	<sup>2</sup> 106	72	115	134	219	369	295	477	478
Maintenance and repairs .....	756	444	325	459	681	653	746	862	872	1,165
Vehicle insurance .....	827	521	342	542	525	737	763	918	991	1,341
Vehicle rental, leases, licenses, other charges .....	566	194	117	142	177	293	388	464	699	1,466
Public transportation .....	569	158	193	280	153	245	355	502	859	1,337
Health care .....	2,394	1,645	1,280	1,803	2,258	2,261	2,224	2,379	2,721	3,423
Health insurance .....	1,040	639	542	729	994	1,126	1,028	1,052	1,185	1,387
Medical services .....	739	644	411	510	597	529	627	684	881	1,233
Drugs .....	482	301	278	488	598	479	431	454	491	602
Medical supplies .....	134	<sup>2</sup> 61	48	75	70	128	138	190	164	202
Entertainment .....	2,168	1,665	736	988	936	1,613	1,599	1,909	2,291	4,713
Fees and admissions .....	543	322	164	147	153	307	388	459	764	1,250
Television, radios, sound equipment .....	611	431	351	434	407	477	559	546	659	1,066
Pets, toys, and playground equipment .....	385	152	172	186	272	330	271	520	426	685
Other entertainment supplies, equipment, and services .....	629	761	49	221	104	498	381	384	442	1,712
Personal care products and services .....	452	146	185	243	274	383	466	422	518	840
Reading .....	204	117	76	84	93	156	208	197	243	394
Education .....	432	<sup>2</sup> 275	<sup>2</sup> 45	251	107	160	275	210	393	1,268
Tobacco products and smoking supplies .....	345	406	262	351	353	315	399	339	347	361
Miscellaneous .....	1,152	834	737	496	672	1,248	1,124	1,076	1,366	1,803
Cash contributions .....	1,784	664	359	726	408	620	1,183	1,863	2,880	4,204
Personal insurance and pensions .....	4,899	603	282	729	1,056	2,083	3,119	5,631	6,249	13,248
Life and other personal insurance .....	630	214	134	293	252	453	468	1,247	782	1,095
Pensions and Social Security .....	4,268	389	149	436	804	1,630	2,651	4,385	5,467	12,153
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	46,867	2,102	7,647	12,455	17,221	24,669	34,478	44,481	58,760	119,082
Wages and salaries .....	33,250	642	1,103	4,553	8,519	13,825	23,816	33,393	45,214	90,220
Self-employment income .....	4,491	<sup>2</sup> -366	326	<sup>2</sup> 165	<sup>2</sup> 522	1,109	2,118	2,110	3,450	16,385
Social Security, private and government retirement .....	6,752	993	4,414	6,382	6,652	8,697	7,418	7,670	7,003	7,046
Interest, dividends, rental income, other property income .....	1,374	128	122	200	449	370	530	652	1,904	4,323
Unemployment and workers' compensation, veterans' benefits .....	256	<sup>2</sup> 80	<sup>2</sup> 85	<sup>2</sup> 191	360	322	335	180	308	284
Public assistance, supplemental security income, food stamps .....	419	332	1,447	845	597	210	179	<sup>2</sup> 208	347	<sup>2</sup> 65
Regular contributions for support .....	136	<sup>2</sup> 261	<sup>2</sup> 59	<sup>2</sup> 50	<sup>2</sup> 64	<sup>2</sup> 93	<sup>2</sup> 19	<sup>2</sup> 191	<sup>2</sup> 320	<sup>2</sup> 177
Other income .....	189	<sup>2</sup> 32	<sup>2</sup> 92	<sup>2</sup> 69	<sup>2</sup> 57	43	<sup>2</sup> 63	<sup>2</sup> 78	215	580
Personal taxes .....	3,829	1,293	64	282	508	1,206	1,873	3,169	4,524	11,893
Federal income taxes .....	2,923	1,115	-4	173	359	817	1,404	2,217	3,372	9,335
State and local income taxes .....	670	14	8	62	61	240	320	684	822	2,037
Other taxes .....	236	<sup>2</sup> 165	59	47	88	149	148	268	330	521
Income after taxes .....	43,041	810	7,583	12,172	16,713	23,463	32,605	41,312	54,263	107,189

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Addenda:										
Net change in total assets and liabilities .....	-\$1,849	\$13,159	-\$1,517	-\$2,047	-\$325	\$295	-\$1,388	-\$4,171	-\$644	-\$6,925
Net change in total assets .....	4,905	15,993	-895	1,289	2,558	1,712	4,151	2,928	1,920	13,351
Net change in total liabilities .....	6,755	2,834	621	3,336	2,883	1,417	5,539	7,099	2,565	20,275
Other financial information:										
Other money receipts .....	1,201	<sup>2</sup> 279	251	45	601	220	527	618	2,234	3,341
Mortgage principal paid on owned property .....	-2,578	-19,664	-188	-575	-476	-804	-1,121	-1,214	-2,508	-4,678
Estimated market value of owned home ...	110,480	70,847	49,360	60,934	56,072	81,527	108,407	99,492	125,740	210,757
Estimated monthly rental value of owned home .....	750	427	340	406	428	585	786	733	972	1,279
Gifts of goods and services .....	1,538	793	511	527	650	1,008	895	1,414	1,919	3,532
Food .....	126	<sup>2</sup> 9	<sup>2</sup> 3	<sup>2</sup> 6	<sup>2</sup> 34	21	60	122	175	373
Housing .....	413	276	172	133	160	208	303	481	602	822
Housekeeping supplies .....	53	<sup>2</sup> 2	<sup>2</sup> 15	<sup>2</sup> 27	50	38	44	66	79	83
Household textiles .....	41	21	<sup>2</sup> 23	<sup>2</sup> 10	<sup>2</sup> 13	<sup>2</sup> 11	<sup>2</sup> 13	59	<sup>2</sup> 44	113
Appliances and miscellaneous housewares .....	55	<sup>2</sup> 3	<sup>2</sup> 5	<sup>2</sup> 53	<sup>2</sup> 4	50	<sup>2</sup> 43	43	147	56
Major appliances .....	10	<sup>(4)</sup>	<sup>(4)</sup>	<sup>2</sup> 44	<sup>(4)</sup>	<sup>(3)</sup>	<sup>(4)</sup>	<sup>2</sup> 24	<sup>2</sup> 8	11
Small appliances and miscellaneous housewares .....	44	<sup>2</sup> 3	<sup>2</sup> 5	<sup>2</sup> 9	<sup>2</sup> 4	49	<sup>2</sup> 43	19	139	44
Miscellaneous household equipment .....	109	<sup>2</sup> 20	32	17	30	70	81	156	151	228
Other housing .....	156	<sup>2</sup> 249	97	27	64	40	122	157	180	343
Apparel and services .....	291	190	139	82	205	235	214	216	393	574
Males, 2 and over .....	91	<sup>2</sup> 57	52	43	37	75	62	81	125	171
Females, 2 and over .....	102	31	27	26	70	55	91	90	147	214
Children under 2 .....	36	<sup>2</sup> 39	<sup>2</sup> 28	<sup>2</sup> 6	<sup>2</sup> 12	<sup>2</sup> 38	<sup>2</sup> 26	<sup>2</sup> 22	38	78
Other apparel products and services .....	62	<sup>2</sup> 64	<sup>2</sup> 33	<sup>2</sup> 7	<sup>2</sup> 87	66	35	<sup>2</sup> 23	85	110
Jewelry and watches .....	27	<sup>2</sup> 10	<sup>2</sup> 13	<sup>2</sup> 4	<sup>2</sup> 17	15	19	<sup>2</sup> 20	52	52
All other apparel products and services .....	35	<sup>2</sup> 54	<sup>2</sup> 20	<sup>2</sup> 3	<sup>2</sup> 70	<sup>2</sup> 52	<sup>2</sup> 17	<sup>2</sup> 3	<sup>2</sup> 32	<sup>2</sup> 59
Transportation .....	99	13	8	12	14	175	22	54	80	257
Health care .....	38	<sup>(4)</sup>	<sup>2</sup> 4	<sup>2</sup> 15	<sup>2</sup> 6	<sup>2</sup> 41	<sup>2</sup> 19	<sup>2</sup> 20	<sup>2</sup> 55	91
Entertainment .....	172	<sup>2</sup> 45	81	144	99	80	101	237	218	327
Toys, games, hobbies, and tricycles .....	59	<sup>2</sup> 34	26	26	33	50	41	59	91	101
Other entertainment .....	113	<sup>2</sup> 11	55	117	66	30	60	178	127	225
Education .....	208	<sup>2</sup> 174	<sup>2</sup> 5	<sup>2</sup> 72	<sup>2</sup> 74	<sup>2</sup> 69	<sup>2</sup> 40	<sup>2</sup> 95	152	701
All other gifts .....	191	87	78	62	56	179	136	189	243	388

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

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

n.a. Not applicable.