

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

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)	12,087	370	904	932	754	1,452	1,526	1,295	1,950	2,904
Consumer unit characteristics:										
Income before taxes ¹	\$52,569	\$1,791	\$7,664	\$12,477	\$17,231	\$24,699	\$34,833	\$44,447	\$58,918	\$117,653
Income after taxes ¹	49,391	1,621	7,434	12,374	16,705	23,956	33,459	42,178	56,075	108,702
Age of reference person	59.2	59.5	60.0	60.1	60.0	59.5	59.4	58.8	58.9	58.4
Average number in consumer unit:										
Persons	2.1	1.7	1.5	1.8	1.8	2.0	2.0	2.2	2.3	2.5
Children under 182	2.1	.2	.2	.1	.2	.2	.2	.2	.2
Persons 65 and over1	2.1	(³)	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.7	.4	.7	.8	1.1	1.3	1.5	1.6	2.0
Vehicles	2.3	1.6	1.1	1.5	1.8	1.9	2.2	2.3	2.6	3.0
Percent distribution:										
Sex of reference person:										
Male	54	33	34	45	44	44	53	55	60	70
Female	46	67	66	55	56	56	47	45	40	30
Housing tenure:										
Homeowner	80	65	55	64	72	75	80	83	88	93
With mortgage	42	25	21	23	27	33	41	47	50	60
Without mortgage	38	39	34	41	45	42	39	36	39	33
Renter	20	35	45	36	28	25	20	17	12	7
Race of reference person:										
Black	11	13	21	17	18	15	12	9	7	5
White and other	89	87	79	83	82	85	88	91	93	95
Education of reference person:										
Elementary (1-8)	6	9	19	9	11	11	4	6	2	2
High school (9-12)	40	40	55	56	58	48	45	45	33	20
College	54	50	25	34	30	42	52	49	65	78
Never attended and other	(⁴)	1	1	(⁵)	(⁴)	(⁵)	(⁵)	(⁴)	(⁵)	(⁵)
At least one vehicle owned or leased	92	77	67	80	88	94	96	96	98	99
Average annual expenditures	\$45,107	\$26,777	\$17,878	\$22,267	\$29,323	\$30,319	\$38,619	\$41,368	\$51,160	\$75,718
Food	5,715	3,882	2,945	3,460	3,753	4,007	5,111	5,367	6,316	8,930
Food at home	3,258	2,697	2,036	2,293	2,497	2,762	3,248	3,155	3,489	4,360
Cereals and bakery products	456	404	285	322	362	400	434	414	480	621
Cereals and cereal products	138	164	98	100	133	116	130	132	138	177
Bakery products	319	241	187	222	229	284	305	282	342	444
Meats, poultry, fish, and eggs	850	718	589	638	663	710	898	881	881	1,088
Beef	239	165	141	176	202	195	255	253	279	294
Pork	188	239	169	170	153	169	206	159	169	228
Other meats	102	69	56	71	106	94	120	77	112	128
Poultry	147	121	92	120	110	116	165	126	176	185
Fish and seafood	139	97	101	69	66	102	109	229	111	217
Eggs	34	27	31	32	27	34	42	36	34	36
Dairy products	343	259	205	216	276	312	345	332	381	448
Fresh milk and cream	131	103	104	108	113	131	138	120	138	150
Other dairy products	212	156	101	108	163	181	207	213	243	298
Fruits and vegetables	589	576	346	399	459	478	590	569	615	809
Fresh fruits	192	197	116	116	145	142	193	187	203	274
Fresh vegetables	195	186	110	126	161	155	188	175	219	267
Processed fruits	116	99	68	88	90	95	124	103	108	163
Processed vegetables	86	93	52	69	62	86	84	104	85	105

See footnotes at end of table.

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Other food at home	\$1,019	\$741	\$611	\$718	\$738	\$863	\$981	\$959	\$1,132	\$1,394
Sugar and other sweets	133	78	94	95	80	124	119	111	152	183
Fats and oils	93	90	60	78	84	74	98	83	96	119
Miscellaneous foods	459	314	255	283	317	397	446	486	510	629
Nonalcoholic beverages	277	218	184	227	223	229	261	244	314	363
Food prepared by consumer unit on out-of-town trips	57	² 42	² 17	35	34	39	57	36	61	100
Food away from home	2,457	1,184	909	1,167	1,255	1,246	1,863	2,211	2,827	4,570
Alcoholic beverages	410	305	155	136	190	208	330	386	349	833
Housing	13,629	9,768	6,501	7,643	9,569	9,364	11,576	12,219	15,702	21,798
Shelter	7,421	4,765	3,527	4,144	5,377	4,786	6,213	6,402	7,865	12,663
Owned dwellings	5,339	2,945	1,855	2,255	3,405	2,790	4,295	4,508	5,774	10,122
Mortgage interest and charges	2,619	1,334	685	855	1,301	1,211	2,180	2,110	2,856	5,297
Property taxes	1,440	1,018	653	729	1,055	829	1,027	1,250	1,476	2,648
Maintenance, repairs, insurance, other expenses	1,280	593	517	671	1,049	750	1,087	1,149	1,443	2,177
Rented dwellings	1,302	1,377	1,493	1,729	1,590	1,669	1,433	1,497	1,185	760
Other lodging	780	443	179	160	381	327	485	396	907	1,780
Utilities, fuels, and public services	2,960	2,566	1,842	2,158	2,365	2,634	2,820	2,943	3,184	3,862
Natural gas	397	349	217	254	314	355	375	397	438	532
Electricity	1,100	982	790	901	934	994	1,046	1,118	1,175	1,341
Fuel oil and other fuels	134	² 139	² 61	88	121	140	148	118	114	183
Telephone services	955	784	565	633	723	824	919	962	1,017	1,301
Water and other public services	374	312	209	281	272	322	332	348	440	504
Household operations	546	560	165	232	277	298	342	447	536	1,114
Personal services	92	² 257	² 12	² 25	² 38	² 66	² 46	² 75	68	192
Other household expenses	453	304	154	207	239	231	296	372	468	922
Housekeeping supplies	842	392	344	313	452	523	650	709	2,028	902
Laundry and cleaning supplies	161	94	120	83	155	137	214	144	168	197
Other household products	506	189	145	146	201	238	305	343	1,618	465
Postage and stationery	175	109	79	83	96	148	131	221	242	239
Household furnishings and equipment	1,860	1,485	622	795	1,099	1,123	1,552	1,719	2,088	3,257
Household textiles	191	² 25	51	34	230	101	124	188	179	368
Furniture	404	334	148	138	201	230	248	312	436	820
Floor coverings	54	² 72	² 3	² 56	² 61	29	18	9	38	128
Major appliances	216	² 70	72	167	160	142	152	284	242	331
Small appliances, miscellaneous housewares	142	481	35	40	59	173	84	104	167	208
Miscellaneous household equipment	853	503	313	360	389	447	926	822	1,026	1,403
Apparel and services	1,810	990	553	826	823	1,168	1,390	1,608	1,958	3,377
Men and boys	373	182	114	142	208	255	303	373	452	640
Men, 16 and over	337	² 169	97	118	162	216	278	345	410	592
Boys, 2 to 15	36	² 13	17	24	47	39	25	28	42	48
Women and girls	813	485	245	317	332	577	635	675	883	1,510
Women, 16 and over	760	445	196	273	279	530	578	636	805	1,461
Girls, 2 to 15	53	² 39	49	44	54	47	57	39	78	50
Children under 2	54	51	15	16	27	31	53	61	62	92
Footwear	302	² 204	² 76	247	134	152	245	297	291	557
Other apparel products and services	267	68	103	104	122	154	153	202	270	577
Transportation	8,457	5,079	3,678	4,068	5,574	6,406	8,256	8,556	10,134	12,481
Vehicle purchases (net outlay)	3,916	² 2,588	² 1,897	² 1,671	² 2,777	3,150	4,392	4,136	4,880	5,119
Cars and trucks, new	2,101	² 1,607	² 516	² 734	² 1,550	1,480	2,762	2,128	2,297	3,057
Cars and trucks, used	1,759	² 981	1,381	937	1,227	1,670	1,586	1,978	2,545	1,886
Other vehicles	² 57	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	244	² 30	² 38	² 176
Gasoline and motor oil	1,334	771	552	755	978	1,026	1,329	1,378	1,583	1,899

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, 2001-2002 — 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
Other vehicle expenses	\$2,664	\$1,396	\$1,013	\$1,419	\$1,621	\$2,041	\$2,211	\$2,631	\$3,066	\$4,293
Vehicle finance charges	367	153	147	184	224	325	363	361	406	559
Maintenance and repairs	780	529	346	442	396	659	642	805	907	1,178
Vehicle insurance	965	396	408	533	741	792	834	1,006	1,133	1,433
Vehicle rental, leases, licenses, other charges	552	318	112	260	259	265	372	458	620	1,123
Public transportation	542	323	215	224	199	190	324	411	605	1,171
Health care	2,893	2,908	1,438	2,246	2,504	2,564	2,846	2,865	3,044	3,760
Health insurance	1,281	750	806	978	1,150	1,251	1,373	1,154	1,363	1,595
Medical services	828	1,587	218	516	663	576	658	794	854	1,277
Drugs	635	369	336	676	593	661	635	773	610	708
Medical supplies	149	201	76	76	98	76	180	144	217	180
Entertainment	2,508	974	714	831	2,832	1,465	1,895	1,850	3,186	4,379
Fees and admissions	610	305	134	146	217	198	351	405	654	1,452
Television, radios, sound equipment	699	385	350	441	500	571	649	705	756	1,030
Pets, toys, and playground equipment	438	178	133	199	279	274	400	524	546	689
Other entertainment supplies, equipment, and services	760	105	96	44	1,837	422	494	215	1,230	1,209
Personal care products and services	598	349	241	285	384	440	727	568	680	884
Reading	190	123	85	103	88	109	145	186	226	329
Education	493	230	230	277	127	95	210	381	399	1,382
Tobacco products and smoking supplies	362	234	302	365	333	365	350	459	441	312
Miscellaneous	937	562	248	461	818	611	952	1,049	888	1,542
Cash contributions	1,575	909	442	408	708	908	1,414	1,068	1,925	3,022
Personal insurance and pensions	5,529	663	547	1,357	1,619	2,610	3,417	4,807	5,910	12,688
Life and other personal insurance	658	537	361	572	281	365	573	552	668	1,125
Pensions and Social Security	4,871	126	186	785	1,338	2,245	2,845	4,255	5,241	11,564
Sources of income and personal taxes: ¹										
Money income before taxes	52,569	1,791	7,664	12,477	17,231	24,699	34,833	44,447	58,918	117,653
Wages and salaries	39,646	873	1,385	4,166	7,756	15,512	23,671	33,904	44,505	95,907
Self-employment income	3,056	2,569	245	367	795	581	1,324	1,216	2,361	9,278
Social Security, private and government retirement	7,265	876	4,198	6,186	6,911	7,528	7,996	7,407	9,883	7,134
Interest, dividends, rental income, other property income	1,467	-6	118	219	351	329	941	775	1,294	4,033
Unemployment and workers' compensation, veterans' benefits	332	2,114	260	2,187	2,295	278	287	429	427	444
Public assistance, supplemental security income, food stamps	448	266	1,440	1,131	928	166	378	222	315	188
Regular contributions for support	284	2,135	2,120	2,127	2,132	272	2,163	461	2,109	551
Other income	71	2,102	297	93	263	233	74	233	225	119
Personal taxes	3,179	170	230	102	526	744	1,374	2,269	2,843	8,951
Federal income taxes	2,378	25	123	-1	275	442	919	1,623	2,137	6,921
State and local income taxes	586	-3	40	30	62	147	246	476	505	1,646
Other taxes	215	2,149	67	73	189	154	209	170	202	384
Income after taxes	49,391	1,621	7,434	12,374	16,705	23,956	33,459	42,178	56,075	108,702

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Addenda:										
Net change in total assets and liabilities	- \$5,662	\$1,611	\$451	\$992	- \$4,344	- \$879	- \$8,477	\$109	- \$8,866	- \$12,300
Net change in total assets	2,544	2,390	4,350	2,478	-2,404	1,692	1,433	7,855	-1,195	4,460
Net change in total liabilities	8,206	779	3,899	1,486	1,939	2,572	9,910	7,746	7,671	16,760
Other financial information:										
Other money receipts	1,073	2 ¹ ,157	129	539	2 ² 12	673	283	4,878	767	875
Mortgage principal paid on owned property	-1,839	-1,066	-422	-845	-656	-827	-1,691	-1,473	-1,818	-3,767
Estimated market value of owned home ...	130,140	103,852	59,783	71,783	96,418	76,634	99,100	95,151	144,587	231,812
Estimated monthly rental value of owned home	842	707	430	498	653	557	715	717	933	1,352
Gifts of goods and services	1,571	718	370	422	616	847	1,101	1,149	1,451	3,521
Food	141	2 ⁵ 0	2 ⁹	20	2 ² 8	42	67	74	120	395
Alcoholic beverages	13	2 ⁹	2 ⁹	2 ⁹	2 ¹	2 ¹ 2	6	2 ³	27	16
Housing	384	244	145	103	127	302	253	377	379	747
Housekeeping supplies	67	2 ⁴ 0	2 ² 0	2 ² 3	28	46	32	72	86	119
Household textiles	28	2 ⁷	2 ²	2 ⁵	2 ¹ 1	2 ²	2 ³	2 ¹ 8	52	62
Appliances and miscellaneous housewares	55	2 ¹ 05	2 ¹ 4	2 ¹ 0	2 ⁷	75	23	2 ⁵ 0	53	97
Major appliances	23	(⁵)	(⁵)	2 ⁴	2 ⁵	34	2 ⁷	2 ⁹	22	52
Small appliances and miscellaneous housewares	32	2 ¹ 05	2 ¹ 4	2 ⁶	2 ²	2 ⁴ 1	2 ¹ 6	2 ⁴ 1	31	45
Miscellaneous household equipment	104	49	27	16	22	79	102	149	116	173
Other housing	131	2 ⁴ 3	82	48	2 ⁵ 8	100	94	89	72	296
Apparel and services	378	113	80	142	109	309	250	237	348	801
Males, 2 and over	87	2 ² 2	18	26	17	110	69	57	108	147
Females, 2 and over	163	2 ³ 8	39	60	43	139	108	70	83	393
Children under 2	48	51	9	13	25	18	35	58	61	86
Other apparel products and services	80	2 ³	2 ¹ 4	2 ⁴ 4	2 ² 3	42	38	52	96	175
Jewelry and watches	29	2 ³	2 ⁴	2 ¹ 0	2 ¹ 6	2 ⁶	15	2 ⁹	25	79
All other apparel products and services	51	(⁵)	2 ⁹	2 ³ 4	2 ⁷	2 ³ 6	2 ² 3	2 ⁴ 3	2 ⁷ 1	97
Transportation	93	18	2 ⁴ 7	2 ²	(⁴)	6	43	19	151	233
Health care	62	2 ³ 2	2 ⁶	2 ¹	2 ⁵	2 ¹ 5	2 ² 2	2 ⁵ 8	38	179
Entertainment	99	2 ⁶ 1	41	43	37	83	83	102	104	169
Toys, games, hobbies, and tricycles	52	2 ² 0	24	23	2 ¹ 7	41	45	42	66	90
Other entertainment	47	2 ⁴ 2	18	20	20	42	37	60	39	79
Personal care products and services	40	2 ⁵ 1	2 ⁷	2 ¹ 4	2 ² 7	34	2 ¹ 54	2 ⁸	32	34
Reading	2	2 ³	2 ²	(⁴)	(⁴)	1	2	2	3	3
Education	223	2 ¹ 5	2 ⁷	2 ² 3	2 ⁸ 2	2 ⁷	104	160	121	684
All other gifts	136	121	16	64	199	36	119	108	128	259

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 0.05.

⁴ Value less than 0.5.

⁵ No data reported.

n.a. Not applicable.