

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1988-89

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)	10,121	622	1,293	1,155	1,057	2,023	1,267	2,704
Number of sample interviews	7,666	492	976	832	780	1,438	976	2,172
Consumer unit characteristics:								
Income before taxes ¹	\$32,327	\$2,074	\$7,367	\$12,372	\$17,417	\$24,548	\$34,528	\$70,361
Income after taxes ¹	29,182	2,181	7,217	11,900	16,531	22,849	31,417	61,915
Average number of persons in consumer unit	2.2	1.8	1.8	1.9	2.1	2.1	2.5	2.7
Age of reference person	59.7	60	59.9	59.9	60.1	59.9	59.6	59
Average number in consumer unit:								
Earners	1.4	0.7	0.8	0.9	1.2	1.3	1.7	2.1
Vehicles	2.3	1.1	1.2	1.7	2.1	2.2	2.6	3.2
Children under 18	0.2	0.2	0.2	0.1	0.2	0.1	0.2	0.2
Persons 65 and over	0.1	0	0.1	0.1	0.1	0.1	0.1	0.1
Percent distribution:								
Sex of reference person:								
Male	70	34	50	63	62	73	79	87
Female	30	66	50	37	38	27	21	13
Housing tenure:								
Homeowner with mortgage	40	22	21	28	31	37	45	60
Homeowner without mortgage	40	33	35	45	47	46	43	35
Renter	20	45	44	27	23	16	12	6
Race of reference person:								
Black	9	24	17	14	8	8	5	3
White and other	91	76	83	86	92	92	95	97
Education of reference person:								
Elementary (1-8)	15	28	26	22	17	13	17	6
High school (9-12)	49	52	50	54	61	62	44	35
College	35	17	21	24	22	25	40	59
Never attended and other	1	3	3	0	0	0	0	0
At least one vehicle owned	91	63	75	88	96	95	98	98
Average annual expenditures:								
Food	4,183	2,391	2,673	2,884	3,375	4,153	4,759	6,046
Food at home	2,513	1,844	1,825	2,070	2,312	2,600	2,766	3,146

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, 1988-89- 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	363	238	279	295	344	376	414	444
Cereals and cereal products	119	93	98	108	125	117	138	131
Bakery products	244	145	180	187	219	260	276	313
Meats, poultry, fish, and eggs	687	560	517	609	674	661	750	837
Beef	224	155	159	175	229	236	260	271
Pork	139	125	114	129	150	131	163	149
Other meats	102	79	95	80	75	97	111	131
Poultry	103	83	74	97	96	101	103	130
Fish and seafood	85	94	42	91	94	61	76	119
Eggs	34	25	33	37	29	34	38	37
Dairy products	308	231	226	248	282	336	374	357
Fresh milk and cream	140	128	117	130	134	145	159	147
Other dairy products	168	102	109	118	148	190	214	210
Fruits and vegetables	452	310	325	341	420	471	467	598
Fresh fruits	146	94	102	96	137	146	156	205
Fresh vegetables	146	110	117	115	133	161	143	182
Processed fruits	92	56	68	72	92	98	86	124
Processed vegetables	67	50	38	57	58	66	82	86
Other food at home	704	505	478	577	592	756	762	911
Sugar and other sweets	91	60	70	62	74	94	101	121
Fats and oils	67	50	58	63	60	70	73	75
Miscellaneous foods	279	204	170	241	232	298	295	372
Nonalcoholic beverages	226	173	170	191	206	246	223	281
Food prep by cu, out-of-town trips	42	19	9	20	20	49	70	64
Food away from home	1,670	547	848	814	1,062	1,553	1,992	2,900
Alcoholic beverages	261	86	101	129	158	256	323	458
Housing	7,850	4,368	4,860	5,181	5,704	7,172	8,093	12,472
Shelter	4,104	2,261	2,634	2,643	2,774	3,700	3,958	6,746
Owned dwellings	2,756	1,136	1,236	1,465	1,586	2,499	2,736	5,065
Mortgage interest and charges	1,169	467	415	468	501	872	1,114	2,499
Property taxes	793	402	319	477	520	776	796	1,364
Maintenance, repairs, insurance, other expenses	793	267	501	520	565	851	826	1,202
Rented dwellings	759	1,014	1,224	986	871	797	585	391
Other lodging	589	111	174	192	317	404	637	1,290
Utilities, fuels, and public services	1,945	1,317	1,506	1,588	1,797	1,904	2,034	2,499
Natural gas	294	172	206	276	284	284	324	368
Electricity	775	526	612	652	710	796	816	952
Fuel oil and other fuels	131	80	115	91	98	138	112	185
Telephone services	545	409	440	424	513	501	564	715
Water and other public services	200	130	134	145	191	185	217	279
Household operations	294	57	119	86	115	218	225	680
Personal services	45	0	37	5	13	37	34	101
Other household expenses	249	57	83	82	103	181	191	579

Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- 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	409	205	228	306	392	417	479	574
Laundry and cleaning supplies	114	63	76	90	111	135	140	132
Other household products	169	86	94	107	130	168	173	271
Postage and stationery	126	55	58	109	151	114	166	171
Household furnishings and equipment	1,099	529	373	558	626	934	1,398	1,973
Household textiles	109	62	22	68	83	83	136	198
Furniture	269	78	69	142	89	277	260	531
Floor coverings	121	128	3	5	42	101	294	179
Major appliances	179	46	71	132	167	141	224	295
Small appliances, miscellaneous housewares	65	42	17	40	40	63	76	112
Miscellaneous household equipment	355	173	191	170	205	269	408	657
Apparel and services	1,476	354	692	744	1,098	1,047	1,595	2,868
Men and boys	394	42	150	155	283	291	342	854
Men, 16 and over	355	40	146	129	216	246	297	797
Boys, 2 to 15	39	3	4	25	68	45	46	57
Women and girls	626	229	299	398	483	391	752	1,147
Women, 16 and over	588	198	285	369	457	356	701	1,091
Girls, 2 to 15	38	31	15	29	26	36	51	56
Children under 2	39	5	17	23	24	35	52	67
Footwear	190	33	100	92	196	174	208	324
Other apparel products and services	228	44	126	78	111	156	240	476
Transportation	5,059	1,386	2,659	2,921	3,074	4,373	6,563	8,552
Vehicle purchases (net outlay)	2,062	123	1,164	785	915	1,673	2,933	3,813
Cars and trucks, new	1,207	0	635	50	383	701	1,585	2,777
Cars and trucks, used	840	123	530	735	529	967	1,340	989
Other vehicles	15	0	0	0	3	6	8	46
Gasoline and motor oil	1,034	486	627	747	902	1,007	1,289	1,428
Other vehicle expenses	1,656	675	730	1,238	1,150	1,502	1,985	2,666
Vehicle finance charges	231	110	71	118	127	239	326	375
Maintenance and repairs	622	259	331	649	449	512	682	960
Vehicle insurance	623	242	253	373	473	606	793	987
Vehicle rental, leases, licenses, other charges	179	64	75	99	101	145	184	344
Public transportation	307	102	137	151	107	191	356	645
Health care	1,607	720	1,041	1,423	1,689	1,779	1,743	1,936
Health insurance	614	274	406	598	703	705	602	702
Medical services	569	242	327	447	544	655	634	725
Drugs	336	179	266	314	402	334	373	376
Medical supplies	88	25	42	64	40	85	133	133
Entertainment	1,255	753	496	895	789	961	1,592	2,134
Fees and admissions	370	102	128	128	158	241	389	822
Television, radios, sound equipment	372	168	209	239	261	364	419	582
Pets, toys, and playground equipment	231	130	118	144	190	192	265	377

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, 1988-89- 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	282	354	42	384	180	164	519	354
Personal care products and services	376	111	189	405	304	315	384	599
Reading	173	56	96	98	119	149	203	293
Education	230	80	218	73	157	99	187	484
Tobacco products and smoking supplies	298	217	282	276	328	302	337	300
Miscellaneous	674	197	297	551	631	513	680	1,155
Cash contributions	1,105	243	253	372	622	752	1,347	2,362
Personal insurance and pensions	3,038	514	479	775	1,442	2,365	3,387	6,773
Life and other personal insurance	417	120	181	171	290	449	454	712
Pensions and Social Security	2,621	395	297	604	1,152	1,916	2,934	6,061
Sources of income and taxes: ¹								
Money income before taxes	32,327	2,074	7,367	12,372	17,417	24,548	34,528	70,361
Wages and salaries	22,540	639	2,370	5,375	9,581	15,227	24,882	53,996
Self-employment income	2,464	-635	311	558	1,346	1,398	2,064	6,442
Social Security, private and government retirement	4,779	1,126	3,240	5,243	5,151	5,404	5,433	5,237
Interest, dividends, rental income, other property income	1,816	88	328	520	861	1,766	1,547	4,016
Unemployment and workers' compensation, veterans' benefits	295	88	265	308	271	505	295	203
Public assistance, supplemental security income, food stamps	250	585	771	221	44	124	73	195
Regular contributions for support	88	141	55	111	97	77	172	48
Other income	94	42	27	36	66	48	61	223
Personal taxes ¹	3,144	-107	150	472	886	1,699	3,110	8,446
Federal income taxes	2,503	-154	114	326	602	1,259	2,417	6,901
State and local income taxes	556	8	5	106	211	352	623	1,394
Other taxes	86	38	31	41	73	88	71	152
Income after taxes ¹	29,182	2,181	7,217	11,900	16,531	22,849	31,417	61,915
Net change in total assets	3,056	-1,703	26	968	1,549	1,587	4,060	7,708
Net change in total liabilities	1,507	80	1,178	-196	1,484	352	2,763	3,005
Addenda:								
Other financial information								

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, 1988-89- 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 money receipts	484	75	262	241	123	667	428	819
Mortgage principal paid on owned property	-528	-298	-248	-276	-287	-391	-527	-1,021
Estimated market value of owned home	78,631	41,968	38,902	49,620	52,212	73,648	76,602	133,462
Estimated monthly rental value of owned home	451	227	234	304	352	430	482	709
Gifts of:	1,014	148	434	592	599	855	1,152	1,919
Clothing, males 2 and over	132	0	32	60	56	96	115	312
Clothing, females 2 and over	100	11	38	108	69	103	159	133
Clothing, infants less than 2	33	3	13	15	20	31	51	58
Jewelry and watches	26	2	49	6	6	16	20	48
Small appliances and miscellaneous housewares	20	2	3	8	19	29	20	32
Household textiles	14	0	0	9	17	14	15	27
All other gifts	689	130	299	386	412	566	772	1,309

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