

Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

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)	9,492	449	1,010	852	770	1,449	1,076	984	1,180	1,722
Consumer unit characteristics:										
Income before taxes ¹	\$43,006	\$2,222	\$7,787	\$12,494	\$17,367	\$24,897	\$34,763	\$44,557	\$58,556	\$109,687
Income after taxes ¹	39,555	2,080	7,681	12,150	16,773	23,858	32,731	41,109	54,099	98,369
Age of reference person	59.3	59.6	60.5	59.6	59.9	59.9	58.9	59.1	58.7	58.7
Average number in consumer unit:										
Persons	2.2	1.8	1.7	2.0	2.1	2.0	2.3	2.3	2.6	2.6
Children under 182	.2	.2	.2	.2	.2	.2	.1	.2	.2
Persons 65 and over1	.2	.1	.1	.1	.1	.1	.1	.1	.1
Earners	1.3	.6	.5	.8	1.0	1.1	1.5	1.6	1.9	2.0
Vehicles	2.3	1.6	1.3	1.9	1.8	2.2	2.4	2.6	2.8	3.1
Percent distribution:										
Sex of reference person:										
Male	61	36	33	43	49	61	65	73	71	80
Female	39	64	67	57	51	39	35	27	29	20
Housing tenure:										
Homeowner	78	54	50	66	68	78	83	88	87	96
With mortgage	39	20	16	19	23	27	46	49	52	65
Without mortgage	39	34	34	46	45	51	37	39	36	31
Renter	22	46	50	34	32	22	17	12	13	4
Race of reference person:										
Black	10	23	19	17	11	8	6	7	10	4
White and other	90	77	81	83	89	92	94	93	90	96
Education of reference person:										
Elementary (1-8)	9	13	23	18	13	9	8	6	4	1
High school (9-12)	43	56	56	56	54	48	43	41	34	26
College	47	29	19	26	33	43	49	53	62	72
Never attended and other	(³)	1	2	(³)	(³)	(³)	(³)	(³)	(³)	(⁴)
At least one vehicle owned or leased	90	66	68	84	93	93	94	96	98	98
Average annual expenditures	\$38,447	\$20,399	\$16,394	\$19,251	\$23,220	\$27,073	\$34,486	\$42,865	\$47,831	\$74,530
Food	5,145	3,296	2,665	2,748	3,636	4,176	5,037	5,891	5,847	8,483
Food at home	3,090	2,520	2,030	2,136	2,681	2,826	3,142	3,302	3,296	4,255
Cereals and bakery products	455	330	281	306	417	385	492	498	468	648
Cereals and cereal products	142	105	96	110	160	122	145	127	137	202
Bakery products	313	225	184	196	258	263	347	371	330	445
Meats, poultry, fish, and eggs	831	900	584	653	729	792	767	790	842	1,145
Beef	241	226	171	192	212	238	244	269	217	318
Pork	190	125	142	135	167	181	155	186	202	285
Other meats	104	94	73	99	88	95	110	104	125	118
Poultry	146	165	105	126	119	135	134	115	147	213
Fish and seafood	111	248	58	72	111	105	77	80	108	169
Eggs	39	41	35	30	32	37	47	36	44	41
Dairy products	326	250	213	238	309	304	335	350	380	402
Fresh milk and cream	122	95	80	97	133	117	127	117	136	145
Other dairy products	204	155	133	140	176	187	208	233	244	256
Fruits and vegetables	538	444	347	339	449	475	560	571	584	761
Fresh fruits	171	133	84	113	131	165	185	172	196	245
Fresh vegetables	170	161	124	104	135	157	183	168	176	239
Processed fruits	112	95	71	63	108	78	101	140	121	166
Processed vegetables	85	55	68	59	75	75	91	91	91	111

See footnotes at end of table.

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Item	Complete reporting of income									
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Other food at home	\$940	\$596	\$606	\$600	\$777	\$870	\$989	\$1,092	\$1,023	\$1,299
Sugar and other sweets	119	81	92	67	93	122	124	129	146	147
Fats and oils	90	70	78	53	87	84	101	97	92	113
Miscellaneous foods	399	227	243	259	311	365	426	484	432	555
Nonalcoholic beverages	257	188	176	208	231	234	277	302	269	317
Food prepared by consumer unit on out-of-town trips	75	230	17	213	54	65	61	80	84	167
Food away from home	2,055	776	635	612	955	1,349	1,895	2,589	2,551	4,228
Alcoholic beverages	314	286	91	133	133	264	267	281	432	600
Housing	11,631	7,435	6,216	7,210	8,089	8,072	10,697	12,048	13,450	21,583
Shelter	6,150	3,830	3,054	3,671	4,100	4,020	5,721	6,314	7,092	12,036
Owned dwellings	4,339	1,819	1,360	1,847	2,119	2,482	4,031	4,802	5,292	9,804
Mortgage interest and charges	2,134	841	453	907	730	952	1,875	2,306	2,457	5,529
Property taxes	1,212	587	519	608	640	825	1,019	1,416	1,544	2,439
Maintenance, repairs, insurance, other expenses	992	392	387	333	749	705	1,137	1,080	1,291	1,836
Rented dwellings	1,202	1,856	1,585	1,643	1,649	1,264	1,373	949	1,074	464
Other lodging	609	154	2108	181	332	275	317	563	727	1,768
Utilities, fuels, and public services	2,621	1,989	1,859	2,108	2,230	2,231	2,576	2,714	2,997	3,705
Natural gas	337	216	244	209	302	286	346	404	389	463
Electricity	992	829	722	842	860	887	964	966	1,109	1,365
Fuel oil and other fuels	124	283	105	136	116	106	143	106	122	160
Telephone services	834	602	574	681	696	678	784	866	970	1,234
Water and other public services	334	259	215	240	255	274	340	371	408	482
Household operations	418	231	119	205	168	256	182	354	432	1,166
Personal services	54	(4)	27	275	25	245	23	212	275	159
Other household expenses	363	231	112	130	163	211	179	343	357	1,007
Housekeeping supplies	565	375	246	309	432	405	621	640	801	800
Laundry and cleaning supplies	142	96	72	76	129	116	166	167	168	194
Other household products	269	192	108	152	216	178	310	279	392	380
Postage and stationery	154	86	66	81	87	111	145	194	241	225
Household furnishings and equipment	1,877	1,011	937	918	1,159	1,160	1,598	2,026	2,127	3,876
Household textiles	159	60	113	62	107	103	107	92	172	374
Furniture	384	257	148	120	289	190	358	472	454	810
Floor coverings	108	277	29	225	292	280	283	265	262	305
Major appliances	233	212	236	382	136	149	324	288	246	286
Small appliances, miscellaneous housewares	120	40	34	54	73	59	86	107	154	286
Miscellaneous household equipment	873	365	597	275	462	579	640	1,003	1,039	1,814
Apparel and services	1,706	761	914	612	746	1,342	1,284	1,801	2,151	3,472
Men and boys	341	116	111	97	107	280	362	330	399	728
Men, 16 and over	298	2111	295	79	289	203	306	309	338	667
Boys, 2 to 15	43	26	17	18	17	77	56	21	61	60
Women and girls	682	331	304	235	308	493	410	872	819	1,437
Women, 16 and over	636	316	281	213	272	430	365	846	781	1,343
Girls, 2 to 15	47	215	22	22	36	63	45	26	38	94
Children under 2	37	233	21	224	246	253	246	244	40	33
Footwear	309	290	2201	133	183	351	277	302	391	488
Other apparel products and services	338	191	297	124	102	166	190	253	502	786
Transportation	7,162	3,529	2,664	3,393	3,983	5,017	7,108	8,783	9,040	13,644
Vehicle purchases (net outlay)	2,946	21,487	21,153	21,128	21,205	1,950	3,183	4,347	3,353	5,666
Cars and trucks, new	1,421	(4)	293	2507	2506	1,046	1,915	1,491	1,514	3,334
Cars and trucks, used	1,515	1,487	1,060	2608	2681	904	1,268	2,856	1,806	2,314
Other vehicles	210	(4)	(4)	213	218	(4)	(4)	(4)	232	217
Gasoline and motor oil	1,151	629	520	799	975	1,043	1,172	1,239	1,542	1,667

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, 1997-98 — Continued

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Other vehicle expenses	\$2,494	\$1,187	\$806	\$1,178	\$1,586	\$1,749	\$2,386	\$2,698	\$3,341	\$4,868
Vehicle finance charges	277	93	77	101	133	194	361	286	481	468
Maintenance and repairs	762	426	326	502	659	611	808	841	897	1,240
Vehicle insurance	863	457	307	469	595	693	895	997	1,175	1,441
Vehicle rental, leases, licenses, other charges	592	210	97	107	200	251	322	573	788	1,720
Public transportation	572	226	185	289	216	275	367	499	805	1,443
Health care	2,234	1,478	1,333	1,906	2,226	2,037	1,884	2,402	2,632	3,127
Health insurance	995	500	538	806	975	958	870	902	1,347	1,414
Medical services	673	645	414	550	633	529	450	854	706	1,044
Drugs	437	250	311	483	505	446	398	452	466	487
Medical supplies	129	283	70	67	113	104	167	194	114	181
Entertainment	1,894	953	604	837	1,040	1,248	1,496	1,938	2,157	4,321
Fees and admissions	481	296	104	181	149	271	301	505	691	1,170
Television, radios, sound equipment	568	253	265	375	396	420	572	506	655	1,072
Pets, toys, and playground equipment	391	242	132	225	211	271	357	486	416	779
Other entertainment supplies, equipment, and services	454	163	102	56	285	286	266	441	394	1,300
Personal care products and services	469	133	192	261	358	323	505	425	498	905
Reading	201	105	65	76	113	151	201	204	269	403
Education	344	292	245	254	179	117	250	290	437	1,010
Tobacco products and smoking supplies	323	287	238	361	351	316	400	282	314	335
Miscellaneous	1,219	953	791	490	902	1,400	1,107	1,507	1,363	1,702
Cash contributions	1,364	781	181	447	295	556	1,002	1,451	2,336	3,328
Personal insurance and pensions	4,441	307	396	722	1,170	2,055	3,246	5,561	6,905	11,617
Life and other personal insurance	601	169	167	247	287	416	474	1,146	759	1,097
Pensions and Social Security	3,840	137	229	475	884	1,639	2,772	4,415	6,145	10,521
Sources of income and personal taxes: ¹										
Money income before taxes	43,006	2,222	7,787	12,494	17,367	24,897	34,763	44,557	58,556	109,687
Wages and salaries	31,325	1,065	1,437	4,833	8,658	15,147	24,890	32,281	45,902	87,075
Self-employment income	2,778	2,727	2,178	351	543	840	956	2,697	4,075	9,342
Social Security, private and government retirement	6,736	812	4,385	5,758	6,587	7,810	7,578	8,054	6,283	8,336
Interest, dividends, rental income, other property income	1,171	176	97	145	377	455	617	1,014	1,231	3,919
Unemployment and workers' compensation, veterans' benefits	348	223	2,196	2,300	531	301	338	265	436	499
Public assistance, supplemental security income, food stamps	391	603	1,337	896	506	186	219	269	2,229	253
Regular contributions for support	106	2,222	2,18	2,105	2,45	2,74	2,36	2,100	2,140	208
Other income	150	247	141	2,105	2,120	84	129	278	259	255
Personal taxes	3,451	143	107	343	595	1,039	2,032	3,448	4,457	11,318
Federal income taxes	2,592	85	-1	219	423	685	1,462	2,480	3,312	8,789
State and local income taxes	658	16	25	79	126	232	356	738	865	2,082
Other taxes	201	241	83	45	45	122	214	229	279	446
Income after taxes	39,555	2,080	7,681	12,150	16,773	23,858	32,731	41,109	54,099	98,369

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, 1997-98 — Continued

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
Addenda:										
Net change in total assets and liabilities	- \$1,958	\$23,522	- \$1,777	- \$4,017	\$5,935	- \$1,024	- \$654	- \$1,383	- \$2,159	- \$13,005
Net change in total assets	4,610	26,065	-331	-103	6,782	1,177	4,266	5,534	-1,155	9,803
Net change in total liabilities	6,568	2,543	1,446	3,914	847	2,201	4,920	6,917	1,004	22,808
Other financial information:										
Other money receipts	593	² 629	² 21	² 30	634	341	332	485	575	1,628
Mortgage principal paid on owned property	-1,667	-304	-472	-606	-512	-646	-1,240	-1,645	-1,853	-4,777
Estimated market value of owned home ...	104,010	68,402	38,850	64,638	59,002	80,398	89,879	110,528	116,489	207,512
Estimated monthly rental value of owned home	699	382	293	412	445	537	627	808	773	1,342
Gifts of goods and services	1,418	632	682	471	621	836	1,261	1,493	1,644	3,193
Food	104	² 21	² 14	² 23	² 48	35	85	124	177	238
Housing	382	² 16	² 21	² 151	² 169	² 166	² 275	² 483	² 451	² 839
Housekeeping supplies	48	² 14	² 11	² 36	² 50	² 21	² 43	² 87	² 58	² 70
Household textiles	37	² 1	² 8	² 20	² 1	² 12	² 11	² 42	² 41	² 112
Appliances and miscellaneous housewares	51	² 10	² 6	² 18	² 16	² 21	² 40	² 45	² 86	² 121
Major appliances	8	(⁴)	² 1	² 6	² 2	² 21	² 11	² 23	² 7	² 17
Small appliances and miscellaneous housewares	43	² 10	² 5	² 13	² 15	² 20	² 29	² 22	² 79	² 104
Miscellaneous household equipment	107	² 32	² 76	² 37	² 24	² 86	² 74	² 166	² 100	² 223
Other housing	139	² 159	² 119	² 40	² 78	² 27	² 107	² 143	² 166	² 313
Apparel and services	306	² 11	² 95	² 108	² 178	² 282	² 304	² 300	² 343	² 478
Males, 2 and over	77	² 82	² 22	² 21	² 99	² 91	² 84	² 84	² 113	² 113
Females, 2 and over	102	² 30	² 40	² 27	² 63	² 56	² 99	² 123	² 122	² 213
Children under 2	28	² 33	² 1	² 24	² 45	² 21	² 43	² 40	² 24	² 26
Other apparel products and services	99	² 66	² 13	² 35	² 50	² 106	² 70	² 53	² 113	² 127
Jewelry and watches	53	² 25	² 186	² 8	² 7	² 21	² 16	² 24	² 39	² 102
All other apparel products and services	46	² 41	² 27	² 27	² 43	² 85	² 54	² 30	² 74	² 25
Transportation	75	² 45	² 10	² 9	² 16	² 74	² 43	² 46	² 81	² 211
Health care	38	² 17	² 17	² 7	² 11	² 24	² 28	² 41	² 65	² 81
Entertainment	164	² 50	² 79	² 48	² 80	² 92	² 158	² 234	² 180	² 349
Toys, games, hobbies, and tricycles	62	² 21	² 27	² 36	² 35	² 61	² 51	² 53	² 78	² 117
Other entertainment	103	² 30	² 52	² 12	² 46	² 31	² 107	² 182	² 102	² 232
Education	151	² 3	² 17	² 10	² 54	² 52	² 47	² 76	² 129	² 581
All other gifts	198	² 69	² 29	² 114	² 64	² 110	² 321	² 189	² 218	² 415

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.

n.a. Not applicable.