

**Table 29. Consumer units with reference person age 55 to 64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000**

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) ....	9,959	435	875	899	727	1,488	1,078	961	1,330	2,166
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$48,764	\$1,830	\$7,509	\$12,392	\$17,275	\$24,593	\$34,323	\$44,477	\$59,096	\$119,876
Income after taxes <sup>1</sup> .....	44,644	450	5,744	12,155	16,864	23,222	32,276	41,324	54,422	108,388
Age of reference person .....	59.2	59.4	60.2	59.8	59.6	59.7	59.0	59.2	58.8	58.4
Average number in consumer unit:										
Persons .....	2.1	1.8	1.7	2.0	2.0	2.0	2.1	2.1	2.3	2.5
Children under 18 .....	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2
Persons 65 and over .....	.1	2.1	.1	.1	.1	.1	.1	.1	.1	.1
Earners .....	1.3	.8	.5	.7	1.0	1.1	1.4	1.5	1.7	2.0
Vehicles .....	2.2	1.4	1.2	1.7	1.8	2.1	2.1	2.4	2.7	3.0
Percent distribution:										
Sex of reference person:										
Male .....	58	38	42	43	41	55	58	60	70	73
Female .....	42	62	58	57	59	45	42	40	30	27
Housing tenure:										
Homeowner .....	80	55	55	65	76	80	86	81	89	93
With mortgage .....	41	19	14	18	29	36	44	40	56	64
Without mortgage .....	39	36	41	47	46	44	42	42	33	29
Renter .....	20	45	45	35	24	20	14	19	11	7
Race of reference person:										
Black .....	10	11	20	14	13	10	9	8	8	6
White and other .....	90	89	80	86	87	90	91	92	92	94
Education of reference person:										
Elementary (1-8) .....	8	20	16	15	14	7	7	4	4	2
High school (9-12) .....	42	41	59	57	50	50	46	36	38	22
College .....	50	38	24	29	35	42	47	60	58	75
Never attended and other .....	( <sup>3</sup> )	1	1	( <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 .....	92	72	69	82	87	95	97	97	98	99
Average annual expenditures .....	\$42,213	\$23,262	\$17,103	\$22,367	\$22,913	\$30,028	\$35,630	\$40,540	\$49,559	\$78,593
Food .....										
Food at home .....	3,151	2,140	1,699	2,235	2,320	3,230	2,987	3,612	3,457	4,221
Cereals and bakery products .....	453	308	266	316	349	476	461	498	490	582
Cereals and cereal products .....	143	89	81	109	111	173	145	163	141	177
Bakery products .....	309	219	185	207	238	303	316	335	349	405
Meats, poultry, fish, and eggs .....	822	533	468	625	642	859	794	984	806	1,087
Beef .....	238	158	127	149	204	230	222	292	238	334
Pork .....	181	150	111	158	137	212	155	241	186	201
Other meats .....	99	42	58	89	72	120	103	112	101	113
Poultry .....	145	117	72	116	119	137	138	171	127	212
Fish and seafood .....	117	<sup>2</sup> 36	71	75	82	123	102	121	115	186
Eggs .....	42	30	29	37	28	37	74	47	39	40
Dairy products .....	332	181	173	242	232	318	331	386	370	451
Fresh milk and cream .....	124	85	76	102	92	129	133	133	133	151
Other dairy products .....	208	97	97	140	140	188	198	253	237	300
Fruits and vegetables .....	579	417	291	392	387	576	502	649	665	832
Fresh fruits .....	186	158	92	116	112	184	155	244	211	262
Fresh vegetables .....	185	127	94	120	126	191	150	171	223	279
Processed fruits .....	119	59	62	88	77	115	106	136	121	179
Processed vegetables .....	90	73	43	69	72	86	90	98	109	112

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, 1999-2000 — 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 food at home .....	\$965	\$700	\$501	\$660	\$709	\$1,001	\$898	\$1,095	\$1,125	\$1,269
Sugar and other sweets .....	125	95	55	62	88	127	113	160	167	158
Fats and oils .....	92	57	50	62	76	104	104	102	102	108
Miscellaneous foods .....	423	327	199	299	299	439	387	462	484	580
Nonalcoholic beverages .....	268	184	159	192	208	301	254	311	305	322
Food prepared by consumer unit on out-of-town trips .....	57	<sup>2</sup> 38	37	45	38	31	40	59	67	102
Food away from home .....	2,204	962	701	928	1,133	1,511	1,846	2,232	2,810	4,166
Alcoholic beverages .....	375	149	101	218	144	264	227	264	651	698
Housing .....	12,689	9,376	6,130	7,715	7,849	9,451	11,189	11,890	15,063	21,495
Shelter .....	6,826	4,941	3,300	4,235	4,096	4,740	6,332	6,029	7,685	12,125
Owned dwellings .....	4,877	2,631	1,604	1,998	2,585	3,244	4,918	4,078	5,756	9,529
Mortgage interest and charges .....	2,361	1,057	511	679	1,138	1,184	2,380	1,879	2,840	5,199
Property taxes .....	1,408	909	607	733	823	1,106	1,358	1,102	1,687	2,506
Maintenance, repairs, insurance, other expenses .....	1,107	664	486	586	625	954	1,180	1,097	1,230	1,824
Rented dwellings .....	1,216	2,079	1,456	1,965	1,303	1,113	1,006	1,530	963	799
Other lodging .....	733	231	239	273	208	383	408	421	965	1,798
Utilities, fuels, and public services .....	2,669	2,089	1,749	2,060	2,282	2,329	2,598	2,715	2,859	3,670
Natural gas .....	323	281	217	227	306	249	294	320	327	483
Electricity .....	1,005	752	698	854	867	937	1,030	1,031	1,058	1,281
Fuel oil and other fuels .....	98	<sup>2</sup> 63	88	57	99	115	83	95	100	122
Telephone services .....	898	714	566	670	701	738	849	913	1,010	1,287
Water and other public services .....	345	280	180	251	308	289	340	357	364	498
Household operations .....	540	664	155	187	308	386	356	379	467	1,212
Personal services .....	89	<sup>2</sup> 19	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 101	<sup>2</sup> 79	<sup>2</sup> 53	<sup>2</sup> 46	<sup>2</sup> 62	232
Other household expenses .....	450	645	152	186	207	306	304	333	404	980
Housekeeping supplies .....	658	343	305	352	481	574	585	581	741	1,134
Laundry and cleaning supplies .....	182	77	73	102	143	163	163	125	172	356
Other household products .....	321	206	130	135	226	288	298	288	422	517
Postage and stationery .....	155	<sup>2</sup> 59	102	115	112	123	124	168	148	262
Household furnishings and equipment .....	1,997	1,339	620	881	683	1,423	1,319	2,185	3,311	3,352
Household textiles .....	136	21	43	71	43	205	99	194	132	204
Furniture .....	386	314	188	154	124	267	263	400	460	756
Floor coverings .....	88	<sup>2</sup> 49	<sup>2</sup> 10	<sup>2</sup> 25	<sup>2</sup> 17	39	23	75	106	197
Major appliances .....	206	<sup>2</sup> 123	104	167	<sup>2</sup> 77	199	182	257	258	279
Small appliances, miscellaneous housewares .....	136	53	45	42	51	116	108	142	244	211
Miscellaneous household equipment .....	1,046	578	231	423	371	596	644	1,117	2,112	1,705
Apparel and services .....	1,874	794	679	640	992	1,175	1,575	1,449	2,101	4,093
Men and boys .....	452	57	125	137	177	215	401	282	469	1,147
Men, 16 and over .....	405	<sup>2</sup> 43	91	96	147	172	338	256	404	1,087
Boys, 2 to 15 .....	47	<sup>2</sup> 14	34	41	30	43	63	26	65	60
Women and girls .....	725	401	224	285	439	458	599	632	831	1,503
Women, 16 and over .....	666	381	183	260	354	394	569	577	791	1,396
Girls, 2 to 15 .....	59	<sup>2</sup> 20	41	24	85	64	30	55	40	106
Children under 2 .....	66	<sup>2</sup> 18	48	24	23	60	51	45	94	120
Footwear .....	333	<sup>2</sup> 121	127	<sup>2</sup> 72	223	285	339	290	303	680
Other apparel products and services .....	299	197	155	121	130	158	186	200	404	644
Transportation .....	7,635	3,747	3,368	4,444	4,086	5,311	6,995	8,036	9,057	13,507
Vehicle purchases (net outlay) .....	3,412	<sup>2</sup> 1,393	<sup>2</sup> 1,546	2,172	<sup>2</sup> 1,255	2,070	3,223	3,828	3,809	6,396
Cars and trucks, new .....	1,844	<sup>2</sup> 866	<sup>2</sup> 765	<sup>2</sup> 790	<sup>2</sup> 721	1,194	1,550	1,703	1,241	4,315
Cars and trucks, used .....	1,545	<sup>2</sup> 527	780	1,382	<sup>2</sup> 534	874	1,673	2,119	2,489	2,028
Other vehicles .....	<sup>2</sup> 23	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	<sup>(4)</sup>	2	<sup>(4)</sup>	25	<sup>2</sup> 78	<sup>2</sup> 53
Gasoline and motor oil .....	1,256	861	601	739	1,026	1,053	1,287	1,296	1,573	1,803

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, 1999-2000 — Continued**

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Other vehicle expenses .....	\$2,421	\$1,279	\$975	\$1,317	\$1,619	\$1,935	\$2,117	\$2,501	\$2,971	\$4,063
Vehicle finance charges .....	329	138	85	174	177	287	382	392	421	501
Maintenance and repairs .....	751	367	358	436	718	658	533	890	842	1,169
Vehicle insurance .....	818	516	366	520	551	732	708	795	964	1,309
Vehicle rental, leases, licenses, other charges .....	523	258	166	186	172	259	494	424	744	1,084
Public transportation .....	546	214	246	216	186	252	368	412	704	1,244
Health care .....	2,572	1,854	1,506	1,799	2,062	2,477	2,519	2,630	2,998	3,434
Health insurance .....	1,094	890	542	695	922	1,140	1,122	1,199	1,310	1,356
Medical services .....	783	553	632	448	527	626	744	683	926	1,200
Drugs .....	552	333	274	557	537	591	524	563	584	662
Medical supplies .....	143	277	58	99	75	120	129	185	178	216
Entertainment .....	2,288	1,616	796	1,561	963	1,929	1,720	2,109	2,311	4,342
Fees and admissions .....	576	212	193	176	196	330	414	453	589	1,392
Television, radios, sound equipment .....	600	434	374	404	407	481	536	638	697	904
Pets, toys, and playground equipment .....	384	173	169	205	278	353	332	388	403	651
Other entertainment supplies, equipment, and services .....	728	796	60	775	82	764	437	629	622	1,396
Personal care products and services .....	597	380	269	391	407	537	566	554	697	938
Reading .....	201	94	103	87	106	147	181	193	238	369
Education .....	425	2271	297	264	107	130	157	243	368	1,206
Tobacco products and smoking supplies .....	362	401	303	336	290	354	378	461	398	345
Miscellaneous .....	959	568	534	392	415	867	939	925	1,179	1,579
Cash contributions .....	1,811	2293	383	598	684	634	1,005	1,500	1,910	4,863
Personal insurance and pensions .....	5,068	617	434	757	1,353	2,010	3,346	4,443	6,320	13,338
Life and other personal insurance .....	622	242	137	371	315	405	567	505	781	1,233
Pensions and Social Security .....	4,446	375	296	387	1,038	1,605	2,779	3,938	5,539	12,105
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	48,764	1,830	7,509	12,392	17,275	24,593	34,323	44,477	59,096	119,876
Wages and salaries .....	35,036	823	970	3,976	9,362	13,955	23,871	31,847	46,773	91,427
Self-employment income .....	4,684	2,307	325	274	2,399	1,232	2,698	1,887	2,452	16,770
Social Security, private and government retirement .....	6,822	721	4,229	7,022	6,272	8,572	6,830	9,116	7,391	6,624
Interest, dividends, rental income, other property income .....	1,323	240	178	218	260	298	496	807	1,816	3,900
Unemployment and workers' compensation, veterans' benefits .....	174	267	224	2128	289	238	2119	147	166	305
Public assistance, supplemental security income, food stamps .....	421	353	1,554	853	584	246	2152	2311	263	141
Regular contributions for support .....	151	240	2138	242	2242	232	2100	2294	2182	2218
Other income .....	153	294	291	278	267	221	255	267	252	491
Personal taxes .....	4,120	1,380	1,765	238	411	1,372	2,047	3,153	4,674	11,488
Federal income taxes .....	3,186	1,206	1,461	138	229	934	1,504	2,282	3,460	9,155
State and local income taxes .....	696	19	253	33	-14	229	340	604	907	1,935
Other taxes .....	238	2155	51	67	196	208	202	267	307	399
Income after taxes .....	44,644	450	5,744	12,155	16,864	23,222	32,276	41,324	54,422	108,388

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities .....	- \$1,087	\$2,645	- \$1,482	\$629	- \$795	- \$4,921	- \$4,659	- \$2,978	- \$2,570	\$3,677
Net change in total assets .....	2,654	3,469	-364	577	1,873	-3,488	334	2,150	2,833	10,321
Net change in total liabilities .....	3,741	824	1,118	-52	2,669	1,434	4,993	5,128	5,403	6,644
Other financial information:										
Other money receipts .....	1,884	<sup>2</sup> 45	342	83	639	529	428	730	2,351	5,920
Mortgage principal paid on owned property .....	-2,367	-19,147	-240	-431	-646	-859	-1,109	-1,008	-2,308	-3,535
Estimated market value of owned home ...	113,326	83,210	60,394	58,996	75,255	77,013	109,257	95,919	124,297	204,037
Estimated monthly rental value of owned home .....	750	<sup>4</sup> 77	362	449	562	589	809	695	837	1,201
Gifts of goods and services .....	1,578	701	575	675	681	1,159	923	1,010	1,761	3,582
Food .....	111	<sup>2</sup> 9	<sup>2</sup> 22	<sup>2</sup> 17	<sup>2</sup> 31	52	56	56	124	319
Alcoholic beverages .....	14	( <sup>3</sup> )	<sup>2</sup> 5	<sup>2</sup> 1	<sup>2</sup> 2	<sup>2</sup> 5	<sup>2</sup> 15	<sup>2</sup> 4	44	21
Housing .....	388	183	127	116	152	276	284	388	437	823
Housekeeping supplies .....	55	<sup>2</sup> 22	<sup>2</sup> 15	38	<sup>2</sup> 33	48	48	56	74	88
Household textiles .....	29	( <sup>3</sup> )	<sup>2</sup> 17	<sup>2</sup> 4	<sup>2</sup> 16	<sup>2</sup> 74	<sup>2</sup> 12	50	<sup>2</sup> 24	32
Appliances and miscellaneous housewares .....	49	<sup>2</sup> 3	<sup>2</sup> 4	<sup>2</sup> 10	<sup>2</sup> 9	<sup>2</sup> 41	56	78	94	63
Major appliances .....	9	( <sup>4</sup> )	( <sup>3</sup> )	<sup>2</sup> 8	<sup>2</sup> 1	( <sup>4</sup> )	<sup>2</sup> 1	<sup>2</sup> 43	<sup>2</sup> 10	12
Small appliances and miscellaneous housewares .....	40	<sup>2</sup> 3	<sup>2</sup> 3	<sup>2</sup> 1	<sup>2</sup> 8	<sup>2</sup> 41	55	<sup>2</sup> 35	84	52
Miscellaneous household equipment .....	105	38	32	8	33	69	97	67	170	216
Other housing .....	150	<sup>2</sup> 121	59	56	60	44	71	136	74	424
Apparel and services .....	350	164	132	138	276	177	318	188	510	692
Males, 2 and over .....	118	<sup>2</sup> 25	<sup>2</sup> 18	57	78	49	92	61	148	287
Females, 2 and over .....	104	39	28	45	75	48	111	71	165	187
Children under 2 .....	59	<sup>2</sup> 18	34	24	22	58	49	42	80	107
Other apparel products and services .....	69	<sup>2</sup> 81	<sup>2</sup> 52	<sup>2</sup> 11	<sup>2</sup> 100	21	66	<sup>2</sup> 14	117	111
Jewelry and watches .....	33	<sup>2</sup> 54	<sup>2</sup> 37	<sup>2</sup> 8	<sup>2</sup> 18	14	25	<sup>2</sup> 13	78	42
All other apparel products and services .....	35	<sup>2</sup> 27	<sup>2</sup> 15	<sup>2</sup> 3	<sup>2</sup> 82	<sup>2</sup> 8	<sup>2</sup> 42	<sup>2</sup> 1	<sup>2</sup> 39	70
Transportation .....	137	13	42	31	21	161	14	55	70	407
Health care .....	53	<sup>2</sup> 8	<sup>2</sup> 7	<sup>2</sup> 53	<sup>2</sup> 3	147	<sup>2</sup> 13	<sup>2</sup> 10	<sup>2</sup> 25	91
Entertainment .....	152	85	57	166	74	114	89	138	180	269
Toys, games, hobbies, and tricycles .....	56	<sup>2</sup> 38	17	36	29	53	40	68	63	91
Other entertainment .....	96	47	40	130	45	61	49	69	117	178
Personal care products and services .....	29	<sup>2</sup> 5	<sup>2</sup> 16	<sup>2</sup> 2	<sup>2</sup> 9	61	39	<sup>2</sup> 5	29	45
Reading .....	3	<sup>2</sup> 3	<sup>2</sup> 2	4	( <sup>3</sup> )	2	2	5	4	5
Education .....	173	<sup>2</sup> 166	<sup>2</sup> 3	<sup>2</sup> 67	<sup>2</sup> 68	<sup>2</sup> 39	23	<sup>2</sup> 47	142	564
All other gifts .....	166	65	161	80	45	126	68	115	195	345

<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.