

**Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91**

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 and over
Number of consumer units (in thousands)	10,020	599	1,269	1,042	878	1,553	1,201	3,479
<b>Consumer unit characteristics:</b>								
<b>Income before taxes</b> <sup>1</sup>	\$36,832	\$46	\$7,586	\$12,434	\$17,335	\$24,881	\$34,579	\$72,170
<b>Income after taxes</b> <sup>1</sup>	33,132	-1,894	7,420	11,740	16,543	23,286	31,761	64,000
<b>Age of reference person</b>	59.7	59.9	60.4	60.3	60.4	60.1	59.4	59.0
<b>Average number in consumer unit:</b>								
Persons	2.3	1.8	1.9	2.2	2.1	2.2	2.4	2.7
Children under 18	0.2	0.1	0.2	0.3	0.2	0.2	0.2	0.2
Persons 65 and over	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Earners	1.4	0.7	0.7	1.0	1.1	1.4	1.7	2.0
Vehicles	2.3	1.2	1.2	2.0	1.8	2.4	2.7	3.0
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	71	43	49	59	66	73	84	83
Female	29	57	51	41	34	27	16	17
<b>Housing tenure:</b>								
Homeowner	80	59	57	76	74	80	84	93
With mortgage	40	20	22	26	23	39	45	57
Without mortgage	40	39	36	50	52	41	39	36
Renter	20	41	43	24	26	20	16	7
<b>Race of reference person:</b>								
Black	11	18	24	15	13	9	8	5
White and other	89	82	76	85	87	91	92	95
<b>Education of reference person:</b>								
Elementary (1-8)	15	22	31	26	19	17	10	4
High school (9-12)	47	55	51	49	61	49	51	37
College	38	19	17	23	20	34	38	59
Never attended and other	0	3	1	1	0	0	0	0
<b>At least one vehicle owned</b>	90	65	68	88	92	94	96	98
<b>Average annual expenditures:</b>								
	\$31,740	\$17,276	\$14,725	\$19,050	\$19,902	\$24,924	\$32,075	\$51,202
<b>Food</b>								
Food at home	4,382	2,505	2,608	2,795	3,477	3,981	4,572	6,639
Cereals and bakery products	2,683	1,726	2,008	1,975	2,366	2,524	2,899	3,611
Cereals and cereal products	393	225	312	286	378	379	383	534
Bakery products	131	84	115	104	133	131	128	162
Meats, poultry, fish, and eggs	262	141	197	182	245	249	255	372
Meats, poultry, fish, and eggs	754	536	642	557	655	693	790	991

See footnotes at end of table.

**Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- 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 and over
Beef	236	145	211	153	180	230	255	316
Pork	156	104	150	124	146	152	146	196
Other meats	109	71	76	93	103	95	125	142
Poultry	126	97	115	83	106	114	138	162
Fish and seafood	94	87	56	72	84	70	92	142
Eggs	33	31	32	31	37	32	34	33
Dairy products	297	186	215	222	277	302	335	378
Fresh milk and cream	129	91	114	113	131	133	141	143
Other dairy products	168	95	101	110	147	169	194	234
Fruits and vegetables	445	307	316	314	391	415	506	597
Fresh fruits	146	80	92	96	132	126	186	204
Fresh vegetables	134	112	95	101	124	123	142	178
Processed fruits	91	68	67	61	81	93	94	122
Processed vegetables	73	47	62	56	53	74	85	93
Other food at home	795	472	523	596	665	735	884	1,112
Sugar and other sweets	107	67	81	74	92	84	141	142
Fats and oils	77	45	69	51	60	70	97	98
Miscellaneous foods	332	151	216	250	270	332	327	489
Nonalcoholic beverages	229	150	151	187	215	219	261	296
Food prep by cu, out-of-town trips	51	59	6	34	28	29	58	86
Food away from home	1,699	779	599	821	1,111	1,456	1,673	3,027
<b>Alcoholic beverages</b>	254	137	86	86	210	163	261	487
<b>Housing</b>	8,811	5,759	5,432	5,710	5,908	7,023	8,077	13,489
Shelter	4,508	3,215	2,818	2,756	2,884	3,405	3,917	6,977
Owned dwellings	3,100	2,182	1,303	1,646	1,579	2,063	2,633	5,357
Mortgage interest and charges	1,395	1,102	482	571	508	882	1,177	2,553
Property taxes	957	674	445	611	544	642	939	1,548
Maintenance, repairs, insurance, other expenses	748	406	377	465	528	539	516	1,257
Rented dwellings	912	942	1,474	942	1,098	1,073	960	558
Other lodging	495	92	40	167	206	269	324	1,062
Utilities, fuels, and public services	2,161	1,466	1,531	1,808	1,888	1,972	2,116	2,786
Natural gas	282	188	220	266	195	232	293	365
Electricity	891	620	673	719	821	787	823	1,155
Fuel oil and other fuels	138	76	88	117	127	177	141	157
Telephone services	611	440	390	508	525	564	621	791
Water and other public services	240	142	160	198	220	211	238	318
Household operations	343	147	94	152	191	169	187	698
Personal services	50	31	8	22	12	31	31	101
Other household expenses	293	116	86	130	179	139	156	596
Housekeeping supplies	518	365	308	277	342	509	494	832
Laundry and cleaning supplies	134	98	108	89	118	143	138	173
Other household products	238	99	114	142	114	221	218	432

**Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- 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 and over
Postage and stationery	146	168	86	46	109	145	138	226
Household furnishings and equipment	1,280	566	681	717	603	968	1,363	2,196
Household textiles	128	46	93	80	35	78	159	221
Furniture	289	67	125	139	110	207	361	489
Floor coverings	161	16	301	38	28	90	114	275
Major appliances	161	179	44	113	144	157	165	221
Small appliances, miscellaneous housewares	100	41	23	54	61	78	95	190
Miscellaneous household equipment	442	215	96	294	225	358	469	800
<b>Apparel and services</b>	1,611	881	831	909	1,072	1,129	1,539	2,794
Men and boys	368	221	190	245	164	302	307	644
Men, 16 and over	322	183	162	205	131	252	250	590
Boys, 2 to 15	46	38	28	40	33	50	57	54
Women and girls	703	376	415	281	515	470	816	1,195
Women, 16 and over	660	362	397	256	491	433	759	1,130
Girls, 2 to 15	43	14	18	25	24	36	57	65
Children under 2	53	14	33	72	19	43	64	72
Footwear	230	142	103	214	196	183	144	405
Other apparel products and services	256	128	90	97	178	131	208	478
<b>Transportation</b>	5,648	2,564	2,285	4,069	3,761	5,197	6,410	8,317
Vehicle purchases (net outlay)	2,309	1,047	966	1,966	1,348	2,195	2,794	3,245
Cars and trucks, new	1,232	741	547	497	523	1,028	1,468	1,974
Cars and trucks, used	1,066	307	419	1,469	816	1,166	1,320	1,244
Other vehicles	11	0	0	0	8	1	5	28
Gasoline and motor oil	1,110	667	555	834	886	1,045	1,225	1,518
Other vehicle expenses	1,843	705	664	1,159	1,324	1,742	1,969	2,833
Vehicle finance charges	271	46	90	117	193	239	310	444
Maintenance and repairs	688	332	222	433	513	652	727	1,064
Vehicle insurance	674	260	302	477	495	624	703	998
Vehicle rental, leases, licenses, other charges	210	67	50	132	123	227	228	327
Public transportation	385	145	100	111	204	215	423	722
<b>Health care</b>	1,855	1,316	1,235	1,861	1,674	1,535	1,894	2,357
Health insurance	727	459	507	818	839	600	747	849
Medical services	680	596	382	611	443	531	580	985
Drugs	352	201	300	361	336	324	461	379
Medical supplies	95	59	46	71	56	79	105	143
<b>Entertainment</b>	1,740	1,545	465	589	887	1,002	2,133	3,021
Fees and admissions	390	108	83	109	233	221	330	770
Television, radios, sound equipment	435	236	219	264	380	350	417	658
Pets, toys, and playground equipment	299	108	130	130	185	243	264	530
Other supplies, equipment, and services	616	1,093	33	86	89	188	1,121	1,062
<b>Personal care products and services</b>	428	249	276	235	295	368	454	670

**Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91-  
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 and over
<b>Reading</b>	189	88	65	115	122	163	185	305
<b>Education</b>	384	171	109	114	70	301	157	803
<b>Tobacco products and smoking supplies</b>	340	237	279	323	406	384	374	338
<b>Miscellaneous</b>	968	694	446	510	560	659	1,305	1,485
<b>Cash contributions</b>	1,314	237	246	592	391	742	1,232	2,621
<b>Personal insurance and pensions</b>	3,817	893	362	1,142	1,070	2,276	3,482	7,878
Life and other personal insurance	540	150	184	281	198	370	449	1,007
Pensions and Social Security	3,277	744	179	861	871	1,907	3,033	6,870
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	36,832	46	7,586	12,434	17,335	24,881	34,579	72,170
Wages and salaries	25,796	636	1,848	5,220	9,071	16,211	26,117	53,411
Self-employment income	3,115	-2,994	80	677	350	1,071	1,703	8,100
Social Security, private and government retirement	5,266	1,361	3,909	4,537	6,081	5,651	4,931	6,390
Interest, dividends, rental income, other property income	1,673	176	165	698	925	1,043	1,036	3,462
Unemployment and workers' compensation, veterans' benefits	328	68	231	248	474	433	340	345
Public assistance, supplemental security income, food stamps	415	630	1,179	954	229	265	315	85
Regular contributions for support	157	62	41	79	138	104	114	281
Other income	83	108	133	21	68	103	23	96
<b>Personal taxes <sup>1</sup></b>	3,700	1,940	166	695	792	1,595	2,818	8,170
Federal income taxes	2,869	1,434	74	466	535	1,165	2,072	6,480
State and local income taxes	668	340	28	104	137	306	640	1,432
Other taxes	163	166	64	125	120	124	106	258
<b>Income after taxes <sup>1</sup></b>	33,132	-1,894	7,420	11,740	16,543	23,286	31,761	64,000
<b>Addenda:</b>								
<b>Net change in total assets and liabilities</b>	2,005	-2,885	-358	-293	496	1,087	2,198	5,120
Net change in total assets	2,414	-2,522	-167	437	-372	127	2,884	6,359
Net change in total liabilities	410	362	191	731	-868	-960	686	1,239
<b>Other financial information</b>								

See footnotes at end of table.

**Table 29. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91- 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 and over
Other money receipts	539	214	27	180	338	933	498	777
Mortgage principal paid, owned property	-649	-313	-245	-304	-271	-419	-608	-1,169
Estimated market value of owned home	92,710	52,702	37,253	51,043	51,369	63,337	78,142	160,873
Estimated monthly rental value of owned home	526	358	273	348	377	433	518	783
<b>Gifts of goods and services</b>	1,245	660	457	491	572	840	1,128	2,359
Food	136	120	26	28	45	83	160	258
Housing	300	147	117	98	149	202	270	593
Housekeeping supplies	45	31	23	12	25	48	42	79
Household textiles	23	11	7	10	10	14	19	52
Appliances and miscellaneous housewares	53	9	12	14	26	44	31	115
Major appliances	11	3	4	3	6	10	5	21
Small appliances and miscellaneous housewares	42	6	8	11	21	34	26	94
Miscellaneous household equipment	75	57	14	25	31	35	91	158
Other housing	105	40	62	37	57	62	88	188
Apparel and services	306	179	143	224	220	195	304	519
Males, 2 and over	101	65	49	87	44	75	85	176
Females, 2 and over	98	86	53	27	87	61	103	171
Children under 2	43	13	31	22	18	33	56	65
Other apparel products and services	64	15	11	86	70	25	59	108
Jewelry and watches	28	4	3	3	38	14	26	53
All other apparel products and services	36	11	8	83	33	11	33	55
Transportation	91	26	1	7	25	34	66	212
Health care	26	14	5	23	19	9	31	46
Entertainment	119	45	50	39	69	82	108	218
Toys, games, hobbies, and tricycles	57	27	34	24	25	51	62	90
Other entertainment	62	18	16	14	44	32	47	128
Education	167	99	90	26	7	185	50	324
All other gifts	101	31	25	47	37	50	139	189

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