

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

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)	18,109	724	3,949	3,771	2,725	3,090	1,512	755	889	695
Consumer unit characteristics:										
Income before taxes ¹	\$23,201	\$3,145	\$7,861	\$12,363	\$17,375	\$24,219	\$34,644	\$44,798	\$57,696	\$115,918
Income after taxes ¹	21,916	2,770	7,764	12,083	17,070	23,426	32,891	41,961	53,228	102,210
Age of reference person	74.5	74.6	76.4	75.8	74.2	73.8	72.8	72.5	71.7	70.9
Average number in consumer unit:										
Persons	1.7	1.5	1.3	1.5	1.8	2.0	2.0	2.3	2.3	2.5
Children under 181	(²)	(²)	(²)	(²)	.1	³ .1	.2	³ .1	.2
Persons 65 and over	1.4	1.2	1.1	1.3	1.5	1.5	1.5	1.5	1.5	1.4
Earners4	.3	.1	.2	.3	.5	.6	1.0	1.1	1.5
Vehicles	1.5	1.0	.8	1.2	1.7	1.9	2.1	2.1	2.6	2.4
Percent distribution:										
Sex of reference person:										
Male	53	35	27	39	63	68	70	75	81	82
Female	47	65	73	61	37	32	30	25	19	18
Housing tenure:										
Homeowner	79	65	60	76	86	88	89	96	96	96
With mortgage	15	11	6	11	14	17	20	28	32	37
Without mortgage	64	54	54	65	72	70	69	68	64	59
Renter	21	35	40	24	14	12	11	4	4	4
Race of reference person:										
Black	8	15	14	9	5	7	5	2	4	2
White and other	92	85	86	91	95	93	95	98	96	98
Education of reference person:										
Elementary (1-8)	20	28	34	23	18	14	6	6	6	3
High school (9-12)	46	38	47	51	51	48	40	41	30	26
College	34	30	17	25	30	37	54	53	64	71
Never attended and other	1	4	2	1	(⁴)	(⁵)	(⁵)	(⁴)	(⁵)	(⁴)
At least one vehicle owned	81	59	59	79	89	91	95	95	97	96
Average annual expenditures	\$25,275	\$18,394	\$13,507	\$17,523	\$23,732	\$27,921	\$34,083	\$39,619	\$46,337	\$74,255
Food										
Food at home	3,609	2,166	2,190	2,749	3,594	3,968	5,396	5,317	6,122	7,366
Cereals and bakery products	2,448	1,602	1,677	2,027	2,491	2,761	3,301	3,399	3,541	4,097
Cereals and cereal products	381	268	268	307	401	427	509	528	519	619
Bakery products	129	96	96	109	130	144	163	162	167	215
Meats, poultry, fish, and eggs	252	172	172	198	272	283	346	366	352	404
Beef	613	472	426	525	607	695	829	783	826	1,020
Pork	166	140	108	148	171	191	216	216	228	248
Other meats	145	109	112	115	149	169	185	168	175	238
Poultry	79	56	53	67	75	88	109	112	127	134
Fish and seafood	117	105	80	109	107	127	167	151	154	189
Eggs	73	33	48	53	72	83	108	99	105	165
Dairy products	34	29	27	32	33	37	44	37	37	47
Fruits and vegetables	270	164	184	236	273	313	332	341	386	471
Fresh fruits	114	66	83	105	117	132	135	143	146	186
Other dairy products	155	99	102	131	157	181	197	198	241	285
Processed fruits	468	294	316	390	458	544	626	628	701	799
Processed vegetables	158	108	98	131	144	200	216	203	241	275
Fresh vegetables	136	91	99	115	136	151	165	158	223	241
Other dairy products	102	55	73	81	106	110	143	163	145	172
Other dairy products	72	40	46	63	72	84	102	104	92	111

See footnotes at end of table.

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Other food at home	\$717	\$403	\$482	\$568	\$752	\$781	\$1,005	\$1,119	\$1,109	\$1,188
Sugar and other sweets	105	72	71	75	103	128	168	151	132	179
Fats and oils	82	54	66	64	85	91	120	100	122	93
Miscellaneous foods	294	157	179	244	334	317	401	439	464	495
Nonalcoholic beverages	194	94	151	163	190	197	245	364	292	300
Food prepared by consumer unit on out-of-town trips	41	³ 27	15	22	39	49	70	65	99	119
Food away from home	1,160	564	513	722	1,103	1,207	2,095	1,918	2,581	3,269
Alcoholic beverages	189	77	72	91	182	178	429	292	357	725
Housing	8,172	5,986	5,076	6,458	7,642	8,736	10,074	11,692	13,490	22,245
Shelter	4,053	3,050	2,562	3,265	3,754	4,244	4,910	4,844	6,731	12,015
Owned dwellings	2,647	1,524	1,167	1,982	2,520	2,886	3,404	3,807	5,423	8,824
Mortgage interest and charges	571	174	154	343	475	680	740	1,018	1,436	2,516
Property taxes	1,018	742	484	750	1,165	1,140	1,262	1,442	1,622	2,927
Maintenance, repairs, insurance, other expenses	1,058	608	529	888	880	1,067	1,402	1,347	2,365	3,381
Rented dwellings	1,020	1,239	1,290	1,138	949	919	1,035	³ 508	557	³ 448
Other lodging	386	288	104	145	286	438	471	530	751	2,742
Utilities, fuels, and public services	2,168	1,890	1,593	1,867	2,202	2,418	2,353	2,826	3,038	3,883
Natural gas	321	302	227	267	350	366	346	445	387	569
Electricity	848	724	624	776	869	940	893	1,069	1,181	1,374
Fuel oil and other fuels	145	³ 97	138	111	135	169	167	150	201	218
Telephone services	555	535	415	472	521	585	624	734	863	1,084
Water and other public services	300	233	188	240	327	357	323	428	408	638
Household operations	480	273	240	377	334	504	596	667	830	2,184
Personal services	110	³ 3	76	117	³ 38	³ 131	³ 154	³ 136	³ 70	³ 493
Other household expenses	370	269	164	260	296	374	442	530	759	1,691
Housekeeping supplies	439	223	269	339	462	537	560	598	712	841
Laundry and cleaning supplies	101	60	74	90	95	109	137	112	172	165
Other household products	202	115	111	164	210	246	249	303	290	437
Postage and stationery	137	49	84	85	156	182	174	183	249	239
Household furnishings and equipment	1,032	550	412	610	890	1,033	1,654	2,757	2,179	3,324
Household textiles	59	30	27	34	81	66	61	91	107	196
Furniture	201	179	82	97	207	160	175	406	526	1,038
Floor coverings	114	³ 8	³ 17	³ 43	³ 31	66	³ 465	³ 815	³ 202	³ 142
Major appliances	143	83	95	98	133	161	266	185	216	268
Small appliances, miscellaneous housewares	73	49	31	49	63	119	74	75	188	150
Miscellaneous household equipment	442	200	161	288	376	461	613	1,186	940	1,530
Apparel and services	1,093	609	591	588	1,157	1,204	1,637	1,650	2,709	2,680
Men and boys	237	58	101	96	237	296	362	388	572	818
Men, 16 and over	213	³ 42	92	83	217	269	324	315	516	745
Boys, 2 to 15	24	³ 16	9	13	20	27	38	73	57	72
Women and girls	515	283	307	278	609	504	737	733	1,446	1,064
Women, 16 and over	487	278	294	269	589	461	690	681	1,376	983
Girls, 2 to 15	28	³ 4	13	9	20	44	47	52	71	81
Children under 2	24	³ 8	³ 8	18	25	29	³ 45	³ 43	³ 43	54
Footwear	186	³ 190	123	100	178	217	243	401	398	³ 292
Other apparel products and services	132	70	52	97	109	157	250	94	249	452
Transportation	4,004	3,125	1,542	2,261	3,541	4,639	6,573	6,680	9,195	12,232
Vehicle purchases (net outlay)	1,565	³ 1,584	412	711	1,132	1,802	3,319	³ 2,907	4,771	³ 4,009
Cars and trucks, new	833	³ 860	³ 227	334	³ 391	832	2,475	³ 1,864	2,347	³ 2,054
Cars and trucks, used	725	³ 724	173	377	741	969	844	³ 1,043	2,424	³ 1,822
Other vehicles	³ 8	(⁴)	³ 12	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	³ 133
Gasoline and motor oil	663	438	346	478	673	833	946	993	1,175	1,282

See footnotes at end of table.

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — Continued

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Other vehicle expenses	\$1,393	\$871	\$571	\$902	\$1,478	\$1,708	\$1,917	\$2,299	\$2,525	\$3,966
Vehicle finance charges	91	³ 67	38	55	87	110	176	188	164	164
Maintenance and repairs	493	374	206	365	463	651	678	952	796	1,056
Vehicle insurance	554	293	236	362	607	676	787	861	994	1,524
Vehicle rental, leases, licenses, other charges	255	137	91	121	320	271	276	298	571	1,222
Public transportation	383	232	213	171	259	297	391	482	724	2,975
Health care	2,909	2,015	1,864	2,481	3,142	3,458	3,474	3,796	4,202	4,904
Health insurance	1,494	1,116	961	1,337	1,627	1,765	1,747	1,904	2,293	2,031
Medical services	635	378	347	384	707	762	783	879	1,024	1,966
Drugs	640	437	485	624	678	759	774	815	686	604
Medical supplies	140	85	71	135	130	173	169	197	198	303
Entertainment	1,141	645	461	677	941	1,360	1,561	2,165	2,503	4,084
Fees and admissions	342	187	90	136	298	302	473	493	778	2,392
Television, radios, sound equipment	409	315	228	320	371	482	564	565	684	967
Pets, toys, and playground equipment	195	113	109	168	155	211	322	254	436	387
Other entertainment supplies, equipment, and services	195	30	34	53	116	365	202	853	605	337
Personal care products and services	450	256	241	342	430	508	632	687	918	1,036
Reading	171	115	82	118	162	206	258	259	334	417
Education	133	³ 100	80	121	86	79	91	88	559	561
Tobacco products and smoking supplies	157	104	127	152	166	158	168	257	178	218
Miscellaneous	753	804	411	525	833	787	876	1,790	761	2,025
Cash contributions	1,448	2,169	627	670	1,453	1,794	1,620	2,635	1,278	6,586
Personal insurance and pensions	1,045	223	143	290	402	847	1,295	2,311	3,732	9,174
Life and other personal insurance	325	157	136	222	276	398	330	520	941	993
Pensions and Social Security	720	66	7	68	126	449	964	1,791	2,791	8,181
Sources of income and personal taxes: ¹										
Money income before taxes	23,201	3,145	7,861	12,363	17,375	24,219	34,644	44,798	57,696	115,918
Wages and salaries	5,186	224	63	337	910	3,025	7,289	12,610	22,761	57,024
Self-employment income	748	³ -92	³ -34	68	75	486	676	2,020	2,067	10,648
Social Security, private and government retirement	14,907	2,722	7,243	11,168	15,578	18,570	23,180	24,890	24,860	30,956
Interest, dividends, rental income, other property income	1,839	-58	104	318	550	1,611	2,878	4,747	7,019	15,949
Unemployment and workers' compensation, veterans' benefits	124	³ 9	21	76	³ 57	182	270	³ 362	³ 274	³ 335
Public assistance, supplemental security income, food stamps	258	278	396	292	137	202	275	³ 75	³ 143	³ 301
Regular contributions for support	57	³ 3	28	45	³ 22	94	³ 26	³ 38	³ 167	³ 273
Other income	82	³ 59	41	58	³ 48	50	³ 51	³ 56	³ 405	³ 430
Personal taxes	1,286	375	97	280	304	793	1,753	2,837	4,468	13,708
Federal income taxes	879	264	39	132	143	516	1,212	2,175	3,528	9,337
State and local income taxes	248	3	3	48	21	91	268	328	569	4,035
Other taxes	158	109	55	100	140	186	273	334	370	336
Income after taxes	21,916	2,770	7,764	12,083	17,070	23,426	32,891	41,961	53,228	102,210

See footnotes at end of table.

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97 — 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
Addenda:										
Net change in total assets and liabilities	\$-1,449	\$-889	\$-878	\$-360	\$118	\$-830	\$-10,064	\$-9,690	\$2,853	\$2,124
Net change in total assets	-45	-189	-454	-172	812	-167	-5,342	-7,665	5,396	13,141
Net change in total liabilities	1,404	700	424	189	695	663	4,722	2,024	2,544	11,017
Other financial information:										
Other money receipts	535	³ 56	29	196	297	482	675	1,254	1,793	4,217
Mortgage principal paid on owned property	-401	-112	-111	-203	-278	-420	-572	-888	-1,081	-2,061
Estimated market value of owned home ...	85,914	57,777	45,721	62,831	83,558	98,846	106,207	113,040	141,017	276,507
Estimated monthly rental value of owned home	581	434	323	471	608	668	704	732	904	1,466
Gifts of goods and services	995	639	635	584	1,043	1,064	1,358	876	2,459	2,575
Food	42	³ 58	19	17	67	56	68	44	22	84
Housing	220	258	162	147	208	227	259	211	486	502
Housekeeping supplies	39	³ 20	28	18	46	51	55	52	78	43
Household textiles	9	³ 12	7	5	7	12	9	16	19	17
Appliances and miscellaneous housewares	29	³ 11	14	20	32	33	58	³ 14	56	66
Major appliances	8	³ 1	³ 2	³ 3	14	³ 4	³ 30	³ 1	³ 12	³ 31
Small appliances and miscellaneous housewares	21	³ 10	12	17	18	28	28	³ 13	44	³ 35
Miscellaneous household equipment	52	28	36	23	41	56	68	40	198	152
Other housing	91	187	77	80	82	75	70	³ 89	134	224
Apparel and services	252	³ 50	110	103	303	290	496	285	669	589
Males, 2 and over	77	³ 22	30	35	113	100	122	83	119	188
Females, 2 and over	97	³ 16	43	41	109	95	171	115	376	238
Children under 2	21	³ 8	³ 7	11	25	26	44	³ 34	43	42
Other apparel products and services	57	³ 5	³ 30	³ 15	³ 55	69	³ 159	³ 53	³ 130	³ 121
Jewelry and watches	27	³ 5	³ 8	³ 5	³ 20	³ 22	³ 110	³ 20	³ 67	³ 107
All other apparel products and services	30	(⁴)	³ 22	³ 10	³ 35	47	³ 49	³ 33	³ 63	³ 14
Transportation	94	44	46	51	30	165	45	56	555	155
Health care	82	³ 10	99	20	135	91	³ 153	³ 47	³ 43	³ 85
Entertainment	91	³ 46	59	34	105	94	120	68	189	379
Toys, games, hobbies, and tricycles	30	³ 18	³ 21	³ 5	³ 17	36	³ 81	³ 6	³ 97	³ 82
Other entertainment	61	³ 28	38	30	88	58	39	62	92	298
Education	83	³ 91	³ 66	³ 97	³ 72	³ 28	³ 25	³ 43	³ 287	³ 286
All other gifts	131	83	75	115	124	112	191	123	207	493

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Data are likely to have large sampling errors.

⁴ No data reported.

⁵ Value less than 0.5.