

Table 30. Consumer units with reference person age 65 and over 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)	17,942	584	3,582	3,836	2,686	3,189	1,605	769	982	710
Consumer unit characteristics:										
Income before taxes ¹	\$23,987	\$2,814	\$7,904	\$12,312	\$17,422	\$24,294	\$34,487	\$44,543	\$58,744	\$115,019
Income after taxes ¹	22,764	2,529	7,764	12,029	17,049	23,602	32,979	41,441	53,963	104,467
Age of reference person	74.5	73.8	76.3	75.9	74.2	73.9	73.2	72.6	72.2	70.6
Average number in consumer unit:										
Persons	1.7	1.5	1.3	1.4	1.8	1.9	2.0	2.1	2.3	2.6
Children under 181	2.1	(³)	(³)	.1	(³)	(³)	2.1	.2	.2
Persons 65 and over	1.3	1.1	1.1	1.2	1.5	1.5	1.5	1.5	1.5	1.4
Earners4	.3	.1	.2	.3	.5	.5	.8	1.0	1.5
Vehicles	1.6	1.1	.8	1.2	1.6	1.9	2.1	2.2	2.6	2.6
Percent distribution:										
Sex of reference person:										
Male	52	35	27	36	59	65	73	73	84	81
Female	48	65	73	64	41	35	27	27	16	19
Housing tenure:										
Homeowner	79	67	59	75	85	88	88	96	93	97
With mortgage	15	12	6	12	14	17	19	27	31	40
Without mortgage	64	55	52	63	72	71	69	69	62	57
Renter	21	33	41	25	15	12	12	4	7	3
Race of reference person:										
Black	8	18	14	8	6	7	6	2	3	3
White and other	92	82	86	92	94	93	94	98	97	97
Education of reference person:										
Elementary (1-8)	18	25	34	20	17	15	7	4	3	4
High school (9-12)	46	48	47	52	51	46	39	42	31	27
College	35	24	17	28	31	39	54	53	64	69
Never attended and other	1	3	2	1	(⁴)	1	(⁵)	(⁴)	1	(⁴)
At least one vehicle owned or leased	82	62	58	77	90	92	94	95	98	98
Average annual expenditures	\$25,598	\$18,994	\$13,024	\$18,321	\$23,288	\$28,599	\$32,087	\$40,404	\$45,507	\$71,380
Food	3,659	2,556	2,145	2,651	3,526	3,964	5,454	5,569	5,789	7,985
Food at home	2,391	1,779	1,598	1,893	2,421	2,652	3,416	3,191	3,254	4,032
Cereals and bakery products	379	262	259	304	382	427	542	518	500	585
Cereals and cereal products	121	95	84	98	132	134	156	145	155	211
Bakery products	258	167	176	206	250	293	387	372	346	375
Meats, poultry, fish, and eggs	601	501	399	469	620	665	864	767	797	1,035
Beef	167	157	91	125	165	208	245	201	271	274
Pork	139	102	109	116	154	148	199	136	138	211
Other meats	81	56	57	63	90	90	100	94	104	151
Poultry	104	101	75	82	95	108	168	129	132	160
Fish and seafood	79	51	41	54	82	76	112	177	114	204
Eggs	32	34	25	28	34	35	40	30	38	35
Dairy products	264	199	179	219	254	301	345	348	375	455
Fresh milk and cream	108	85	76	98	102	123	143	139	133	170
Other dairy products	155	114	103	121	152	178	202	209	242	284
Fruits and vegetables	450	334	306	368	418	509	629	548	615	843
Fresh fruits	152	112	98	129	135	190	197	187	195	282
Fresh vegetables	134	102	94	108	127	138	182	139	241	268
Processed fruits	95	73	68	78	91	100	143	125	103	179
Processed vegetables	69	47	47	54	66	82	107	97	77	114

See footnotes at end of table.

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Other food at home	\$697	\$482	\$456	\$533	\$747	\$749	\$1,036	\$1,011	\$966	\$1,114
Sugar and other sweets	102	70	70	80	98	114	164	130	131	152
Fats and oils	75	54	56	57	83	77	115	73	127	104
Miscellaneous foods	298	249	182	218	332	326	457	435	386	473
Nonalcoholic beverages	180	88	135	154	183	183	232	298	239	294
Food prepared by consumer unit on out-of-town trips	42	² 22	12	25	50	49	68	75	85	92
Food away from home	1,268	777	546	758	1,105	1,312	2,038	2,377	2,535	3,953
Alcoholic beverages	209	124	73	88	167	200	419	484	323	857
Housing	8,459	6,292	5,221	7,102	7,697	9,006	10,029	11,599	12,884	21,262
Shelter	4,202	3,500	2,502	3,836	3,877	4,313	5,152	4,978	6,245	10,261
Owned dwellings	2,754	2,147	1,165	2,322	2,599	2,917	3,414	3,967	4,783	7,850
Mortgage interest and charges	616	457	190	453	463	665	692	1,142	1,474	2,194
Property taxes	1,048	686	475	821	1,206	1,137	1,238	1,416	1,558	2,940
Maintenance, repairs, insurance, other expenses	1,090	1,004	500	1,048	930	1,115	1,483	1,409	1,750	2,715
Rented dwellings	1,093	1,202	1,271	1,298	999	1,013	1,296	473	767	² 377
Other lodging	355	152	65	216	278	383	441	538	695	2,035
Utilities, fuels, and public services	2,167	1,805	1,591	1,831	2,188	2,413	2,402	2,728	2,930	3,817
Natural gas	311	262	226	266	328	349	330	428	384	519
Electricity	853	768	638	738	864	928	923	1,065	1,175	1,423
Fuel oil and other fuels	126	² 66	102	98	129	153	146	133	160	206
Telephone services	576	488	432	498	540	626	650	726	807	1,062
Water and other public services	301	221	193	232	326	357	353	377	405	607
Household operations	473	208	308	421	306	499	486	622	801	1,693
Personal services	110	² 8	170	144	² 35	² 105	² 108	² 55	² 84	² 120
Other household expenses	363	199	138	277	271	394	378	568	717	1,573
Housekeeping supplies	441	229	258	368	436	508	561	532	657	1,014
Laundry and cleaning supplies	100	41	66	90	88	99	134	110	161	258
Other household products	197	129	114	188	204	212	253	242	242	397
Postage and stationery	144	58	79	90	144	196	174	180	254	359
Household furnishings and equipment	1,175	550	561	647	890	1,275	1,428	2,738	2,251	4,477
Household textiles	92	² 76	50	49	78	98	110	184	56	444
Furniture	218	² 159	82	113	155	168	221	293	608	1,367
Floor coverings	170	⁽⁵⁾	² 67	² 58	² 35	295	² 312	² 690	² 275	² 335
Major appliances	137	² 63	94	101	129	130	190	223	238	316
Small appliances, miscellaneous housewares	67	59	41	34	50	89	79	90	160	176
Miscellaneous household equipment	491	194	228	292	443	495	516	1,259	915	1,840
Apparel and services	991	682	605	557	823	1,058	1,402	1,564	2,424	2,588
Men and boys	202	133	109	103	132	201	316	385	588	613
Men, 16 and over	178	² 104	99	87	114	181	282	303	560	542
Boys, 2 to 15	23	² 29	10	16	18	20	34	82	29	71
Women and girls	462	338	268	279	421	532	643	580	1,122	1,070
Women, 16 and over	437	317	256	271	400	501	591	522	1,078	1,026
Girls, 2 to 15	25	² 20	12	8	21	31	52	58	44	44
Children under 2	21	² 1	² 9	² 12	² 10	² 32	² 58	² 33	² 43	² 19
Footwear	160	² 148	122	80	136	161	225	358	310	331
Other apparel products and services	146	62	98	82	123	131	160	208	360	555
Transportation	4,013	3,078	1,341	2,545	3,533	5,100	5,005	7,719	8,425	10,784
Vehicle purchases (net outlay)	1,595	² 1,388	399	937	1,338	2,156	1,939	3,778	3,998	² 3,353
Cars and trucks, new	815	² 601	² 149	² 478	540	1,084	1,562	2,499	1,359	² 1,746
Cars and trucks, used	749	² 787	231	442	798	1,072	378	1,279	2,196	1,607
Other vehicles	² 32	⁽⁴⁾	² 18	² 18	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	⁽⁴⁾	² 443	⁽⁴⁾
Gasoline and motor oil	658	493	323	503	628	779	890	1,017	1,077	1,395

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, 1997-98 — Continued

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Other vehicle expenses	\$1,411	\$1,020	\$526	\$949	\$1,304	\$1,761	\$1,808	\$2,262	\$2,705	\$3,934
Vehicle finance charges	106	106	36	52	90	137	196	187	231	196
Maintenance and repairs	506	408	207	374	409	694	640	827	874	1,188
Vehicle insurance	566	400	217	391	579	700	742	869	995	1,429
Vehicle rental, leases, licenses, other charges	234	105	66	131	227	231	230	379	605	1,122
Public transportation	349	177	94	156	263	404	368	663	646	2,102
Health care	2,993	2,171	1,836	2,499	3,380	3,524	3,480	3,668	4,203	4,808
Health insurance	1,560	1,147	1,000	1,344	1,665	1,893	1,870	1,858	2,226	2,055
Medical services	599	406	279	399	752	681	568	808	1,116	1,625
Drugs	687	555	481	632	771	797	855	766	704	842
Medical supplies	147	63	76	125	192	154	187	237	157	286
Entertainment	1,079	534	407	744	935	1,223	1,253	2,170	2,144	3,574
Fees and admissions	308	143	75	135	252	314	450	503	702	1,666
Television, radios, sound equipment	366	263	198	278	356	447	439	428	588	902
Pets, toys, and playground equipment	211	99	99	137	223	265	216	379	420	537
Other entertainment supplies, equipment, and services	194	28	35	194	105	196	148	861	435	469
Personal care products and services	360	252	217	281	296	432	424	582	642	805
Reading	177	115	78	130	162	206	245	242	364	431
Education	139	239	75	119	94	133	91	149	539	402
Tobacco products and smoking supplies	159	156	137	142	130	163	159	209	234	306
Miscellaneous	697	811	436	497	699	738	835	1,281	887	1,592
Cash contributions	1,612	1,493	317	715	1,401	1,993	2,070	3,223	2,465	8,204
Personal insurance and pensions	1,052	693	137	250	445	857	1,220	1,945	4,184	7,784
Life and other personal insurance	354	359	126	208	310	454	355	427	1,054	949
Pensions and Social Security	698	334	10	42	136	404	866	1,519	3,129	6,835
Sources of income and personal taxes: ¹										
Money income before taxes	23,987	2,814	7,904	12,312	17,422	24,294	34,487	44,543	58,744	115,019
Wages and salaries	5,297	274	105	373	1,053	2,991	6,220	11,791	21,979	56,451
Self-employment income	617	2,909	2,54	232	288	521	800	1,098	1,190	9,123
Social Security, private and government retirement	15,705	3,137	7,288	11,267	15,545	18,902	24,156	26,110	27,596	31,894
Interest, dividends, rental income, other property income	1,883	-6	90	305	512	1,488	2,710	4,958	6,847	15,901
Unemployment and workers' compensation, veterans' benefits	99	24	221	37	243	102	173	2396	2337	2275
Public assistance, supplemental security income, food stamps	212	203	379	220	84	140	302	276	2112	2218
Regular contributions for support	70	23	30	27	244	111	261	263	2278	2215
Other income	106	2108	46	52	253	39	264	250	2405	2942
Personal taxes	1,224	285	140	283	373	691	1,509	3,102	4,781	10,552
Federal income taxes	866	202	55	124	176	374	967	2,443	3,757	8,415
State and local income taxes	159	2	3	29	29	87	215	359	654	1,569
Other taxes	198	81	83	131	168	230	327	300	371	567
Income after taxes	22,764	2,529	7,764	12,029	17,049	23,602	32,979	41,441	53,963	104,467

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, 1997-98 — 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	\$577	\$1,368	\$287	- \$110	\$622	\$769	- \$4,153	- \$2,726	\$6,380	\$10,329
Net change in total assets	1,948	2,127	570	-42	1,938	2,205	-1,076	634	8,280	17,890
Net change in total liabilities	1,371	759	283	68	1,316	1,436	3,077	3,360	1,900	7,560
Other financial information:										
Other money receipts	522	23,095	98	125	414	297	1,022	1,378	1,073	1,306
Mortgage principal paid on owned property	-413	-256	-108	-256	-284	-427	-641	-798	-942	-1,697
Estimated market value of owned home ...	87,997	65,705	49,002	66,347	85,944	102,852	104,341	115,159	133,179	232,234
Estimated monthly rental value of owned home	598	437	325	481	631	686	709	772	901	1,358
Gifts of goods and services	963	454	584	586	827	1,068	1,216	1,350	2,371	2,581
Food	50	25	14	28	69	62	71	124	39	142
Housing	239	167	185	148	177	278	200	301	441	879
Housekeeping supplies	36	219	23	24	34	49	43	72	70	51
Household textiles	16	212	13	5	28	23	21	218	27	290
Appliances and miscellaneous housewares	26	210	18	8	13	23	36	233	56	158
Major appliances	6	(4)	21	21	24	24	27	27	28	277
Small appliances and miscellaneous housewares	19	210	17	6	29	19	29	226	48	281
Miscellaneous household equipment	56	56	35	28	29	62	60	110	181	173
Other housing	104	70	96	83	93	122	39	268	128	407
Apparel and services	197	111	140	110	109	181	308	310	679	520
Males, 2 and over	61	57	30	40	36	53	88	92	227	180
Females, 2 and over	72	228	40	38	44	58	126	142	270	202
Children under 2	20	21	29	212	210	229	257	233	243	216
Other apparel products and services	44	225	62	20	18	41	38	244	140	123
Jewelry and watches	24	24	243	10	8	21	24	221	34	78
All other apparel products and services	20	221	219	211	210	220	214	223	2106	245
Transportation	96	12	9	36	47	189	94	101	475	151
Health care	76	211	51	57	180	27	2114	284	2124	214
Entertainment	86	257	45	35	94	116	107	160	161	181
Toys, games, hobbies, and tricycles	32	232	19	18	21	29	44	52	100	94
Other entertainment	53	226	26	17	73	88	64	108	61	87
Education	87	225	263	2102	276	239	245	285	2284	2248
All other gifts	134	67	76	70	76	175	275	185	168	446

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 0.05.

⁴ No data reported.

⁵ Value less than 0.5.

n.a. Not applicable.