

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

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)	17,348	504	3,314	3,816	2,548	3,169	1,578	782	883	754
Consumer unit characteristics:										
Income before taxes ¹	\$25,274	\$2,326	\$7,878	\$12,307	\$17,493	\$24,329	\$34,448	\$44,493	\$58,926	\$134,453
Income after taxes ¹	24,088	1,999	7,714	12,010	17,033	23,547	33,173	41,892	55,137	124,253
Age of reference person	74.6	74.1	76.5	76.1	74.3	74.0	73.3	72.1	72.1	71.4
Average number in consumer unit:										
Persons	1.7	1.4	1.3	1.4	1.8	1.9	2.0	2.1	2.3	2.5
Children under 181	(²)	.1	(²)	.1	.1	.1	³ .1	.1	.2
Persons 65 and over	1.4	1.2	1.1	1.2	1.5	1.6	1.6	1.5	1.5	1.5
Earners4	.3	.2	.2	.3	.5	.6	.8	1.1	1.4
Vehicles	1.6	1.1	.8	1.2	1.5	1.9	2.1	2.4	2.7	2.8
Percent distribution:										
Sex of reference person:										
Male	50	41	25	36	55	62	71	70	83	75
Female	50	59	75	64	45	38	29	30	17	25
Housing tenure:										
Homeowner	79	60	61	76	85	89	86	93	92	95
With mortgage	16	13	7	14	15	16	19	23	28	41
Without mortgage	64	47	54	62	69	72	67	70	64	55
Renter	21	40	39	24	15	11	14	7	8	5
Race of reference person:										
Black	9	20	15	8	7	7	6	5	4	4
White and other	91	80	85	92	93	93	94	95	96	96
Education of reference person:										
Elementary (1-8)	16	23	31	18	15	13	8	3	4	3
High school (9-12)	46	54	50	50	51	45	41	36	34	26
College	37	22	18	31	34	42	51	61	62	71
Never attended and other	1	2	1	1	(⁴)	1	(⁵)	(⁵)	1	(⁵)
At least one vehicle owned or leased	82	61	59	79	89	92	95	95	96	97
Average annual expenditures	\$26,861	\$18,178	\$13,088	\$19,229	\$24,248	\$28,753	\$32,414	\$40,402	\$51,188	\$79,558
Food	3,647	2,682	1,950	2,598	3,512	4,115	5,120	5,654	6,238	8,067
Food at home	2,351	1,690	1,477	1,889	2,421	2,607	3,208	3,266	3,692	3,913
Cereals and bakery products	372	247	252	303	378	420	529	474	586	548
Cereals and cereal products	117	88	83	95	133	130	149	147	171	161
Bakery products	255	159	169	208	244	290	380	327	415	387
Meats, poultry, fish, and eggs	589	450	371	454	629	653	793	798	905	1,018
Beef	163	146	93	124	157	192	210	222	280	317
Pork	131	77	87	108	147	152	179	159	195	172
Other meats	81	44	60	63	93	83	106	98	105	147
Poultry	96	86	67	75	90	113	134	111	135	152
Fish and seafood	88	63	41	58	109	81	128	177	150	192
Eggs	30	34	23	26	32	32	35	30	41	38
Dairy products	260	213	153	218	264	287	340	369	443	436
Fresh milk and cream	102	98	70	91	100	110	133	128	149	153
Other dairy products	158	115	83	127	165	177	206	241	295	283
Fruits and vegetables	453	321	278	382	442	510	624	605	686	788
Fresh fruits	148	117	84	130	144	172	200	209	213	249
Fresh vegetables	134	84	82	115	127	142	189	167	225	253
Processed fruits	98	75	63	82	91	108	140	124	147	177
Processed vegetables	73	46	48	55	80	88	95	105	101	109

See footnotes at end of table.

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Other food at home	\$677	\$460	\$424	\$532	\$708	\$737	\$922	\$1,021	\$1,072	\$1,122
Sugar and other sweets	99	57	65	81	100	120	137	112	161	152
Fats and oils	73	50	47	56	82	81	94	83	122	121
Miscellaneous foods	298	236	186	228	300	318	432	477	472	502
Nonalcoholic beverages	169	109	117	146	185	177	204	237	237	258
Food prepared by consumer unit on out-of-town trips	38	³ 8	9	19	40	41	56	112	80	89
Food away from home	1,296	992	473	710	1,091	1,508	1,912	2,388	2,547	4,154
Alcoholic beverages	199	135	48	107	164	227	284	513	359	694
Housing	8,882	6,466	5,427	7,257	8,376	9,212	9,786	11,538	13,221	24,527
Shelter	4,506	3,999	2,806	4,036	4,217	4,584	5,083	5,700	6,351	10,748
Owned dwellings	2,947	2,184	1,356	2,467	2,807	3,236	3,272	4,185	4,765	8,038
Mortgage interest and charges	703	613	246	513	560	741	695	1,115	1,461	2,763
Property taxes	1,097	593	545	875	1,206	1,222	1,197	1,492	1,631	2,860
Maintenance, repairs, insurance, other expenses	1,146	977	565	1,080	1,041	1,273	1,380	1,578	1,673	2,415
Rented dwellings	1,149	1,596	1,359	1,328	1,154	923	1,192	744	778	724
Other lodging	410	219	90	241	256	425	620	771	808	1,985
Utilities, fuels, and public services	2,171	1,575	1,630	1,857	2,132	2,359	2,480	2,752	2,863	3,811
Natural gas	284	226	214	242	297	318	289	376	303	529
Electricity	863	634	662	737	857	914	979	1,089	1,180	1,501
Fuel oil and other fuels	110	³ 48	73	93	119	130	161	118	115	155
Telephone services	612	457	478	553	552	652	687	775	841	1,056
Water and other public services	301	210	204	232	307	346	364	394	423	570
Household operations	665	189	337	379	520	546	476	879	1,031	4,637
Personal services	243	³ 15	170	94	³ 223	118	³ 59	³ 398	³ 366	³ 2,139
Other household expenses	423	175	166	284	297	429	417	482	665	2,498
Housekeeping supplies	439	254	201	332	434	546	515	630	671	1,134
Laundry and cleaning supplies	107	60	53	92	111	128	127	135	168	239
Other household products	199	114	94	154	195	232	217	337	317	517
Postage and stationery	132	80	55	86	128	186	171	158	186	378
Household furnishings and equipment	1,100	449	453	654	1,072	1,177	1,232	1,576	2,305	4,197
Household textiles	107	³ 73	49	46	126	119	132	78	153	491
Furniture	224	³ 58	78	155	180	242	294	282	423	965
Floor coverings	49	³ 3	19	45	34	54	47	³ 52	147	160
Major appliances	154	³ 69	76	109	193	197	142	185	261	353
Small appliances, miscellaneous housewares	86	41	38	37	56	79	82	134	523	235
Miscellaneous household equipment	480	205	194	262	484	486	535	845	797	1,993
Apparel and services	1,040	598	509	566	1,020	1,065	1,196	1,347	2,005	4,403
Men and boys	211	142	56	83	185	225	367	358	582	773
Men, 16 and over	188	³ 122	44	67	171	197	330	316	524	729
Boys, 2 to 15	23	³ 20	12	16	14	28	37	42	58	44
Women and girls	436	313	247	270	548	516	432	475	776	1,051
Women, 16 and over	410	287	235	262	526	486	381	417	703	1,015
Girls, 2 to 15	25	³ 26	12	8	22	29	52	59	73	36
Children under 2	20	³ 8	³ 7	³ 28	³ 8	³ 24	³ 37	³ 38	³ 17	³ 24
Footwear	155	³ 58	100	93	169	150	207	235	410	321
Other apparel products and services	218	77	99	92	110	150	153	241	220	2,236
Transportation	4,337	2,830	1,693	3,233	3,773	4,987	4,877	8,367	8,762	11,279
Vehicle purchases (net outlay)	1,824	³ 1,264	689	1,493	1,521	1,973	1,599	4,197	3,759	5,005
Cars and trucks, new	1,075	³ 447	³ 356	1,029	1,002	1,029	³ 631	3,004	1,842	3,366
Cars and trucks, used	718	³ 817	328	446	519	944	957	1,193	1,425	1,639
Other vehicles	³ 31	⁽⁵⁾	³ 5	³ 18	⁽⁵⁾	⁽⁵⁾	³ 11	⁽⁵⁾	³ 492	⁽⁵⁾
Gasoline and motor oil	652	429	318	490	592	773	844	1,081	1,139	1,377

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, 1998-1999 — Continued

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Other vehicle expenses	\$1,460	\$960	\$546	\$1,071	\$1,285	\$1,761	\$1,983	\$2,378	\$3,106	\$3,176
Vehicle finance charges	112	101	42	58	84	138	177	233	307	203
Maintenance and repairs	525	296	218	409	459	635	847	771	921	1,040
Vehicle insurance	583	434	224	447	545	721	734	976	1,166	1,075
Vehicle rental, leases, licenses, other charges	240	129	62	157	196	268	225	398	712	858
Public transportation	401	177	140	179	374	481	451	711	757	1,721
Health care	3,103	2,219	1,851	2,504	3,654	3,640	3,867	3,826	4,143	4,612
Health insurance	1,589	1,057	1,029	1,323	1,671	1,894	2,027	1,963	2,008	2,394
Medical services	625	575	272	423	836	720	823	772	1,149	938
Drugs	724	471	471	627	918	871	797	730	834	999
Medical supplies	165	116	78	131	229	156	220	362	152	280
Entertainment	1,175	505	416	842	1,012	1,202	1,365	1,833	2,519	4,348
Fees and admissions	324	119	74	145	271	318	444	646	848	1,480
Television, radios, sound equipment	413	254	232	328	426	444	518	540	654	929
Pets, toys, and playground equipment	215	112	75	119	223	283	247	354	392	659
Other entertainment supplies, equipment, and services	223	20	35	250	92	157	156	293	625	1,279
Personal care products and services	366	286	175	274	329	418	532	595	612	842
Reading	173	99	75	133	163	198	234	257	323	398
Education	123	344	29	44	41	131	159	146	535	674
Tobacco products and smoking supplies	156	189	120	123	139	147	138	267	282	316
Miscellaneous	790	835	359	498	647	796	888	934	1,116	3,818
Cash contributions	1,791	355	284	806	1,034	1,855	2,590	3,116	6,101	8,553
Personal insurance and pensions	1,079	935	151	243	383	762	1,378	2,010	4,972	7,027
Life and other personal insurance	349	422	135	195	272	403	520	491	769	1,058
Pensions and Social Security	730	513	16	48	111	359	858	1,520	4,202	5,969
Sources of income and personal taxes: ¹										
Money income before taxes	25,274	2,326	7,878	12,307	17,493	24,329	34,448	44,493	58,926	134,453
Wages and salaries	5,177	171	136	399	1,032	2,798	6,073	11,589	20,632	52,255
Self-employment income	909	³ -1,061	³ -34	³ 33	138	445	918	1,082	2,339	13,502
Social Security, private and government retirement	16,173	2,850	7,241	11,296	15,487	19,367	24,183	26,968	29,113	34,822
Interest, dividends, rental income, other property income	2,511	-1	71	283	552	1,453	2,730	4,283	5,920	30,966
Unemployment and workers' compensation, veterans' benefits	76	³ 2	³ 34	³ 34	³ 41	65	173	³ 324	³ 146	³ 140
Public assistance, supplemental security income, food stamps	207	254	328	203	138	97	219	³ 85	³ 251	³ 399
Regular contributions for support	88	³ 5	³ 22	³ 24	³ 55	³ 57	³ 123	³ 89	³ 375	³ 587
Other income	133	³ 106	81	³ 36	³ 49	46	³ 31	³ 73	³ 150	³ 1,782
Personal taxes	1,186	327	164	297	460	782	1,275	2,601	3,788	10,200
Federal income taxes	789	265	64	126	240	398	754	1,880	2,969	7,554
State and local income taxes	157	23	9	31	45	76	128	344	501	1,711
Other taxes	241	38	91	140	174	308	392	377	319	935
Income after taxes	24,088	1,999	7,714	12,010	17,033	23,547	33,173	41,892	55,137	124,253

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, 1998-1999 — Continued

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Addenda:										
Net change in total assets and liabilities	\$1,623	\$5,356	\$698	\$1,273	\$918	\$1,465	\$2,198	-\$496	-\$2,118	\$13,398
Net change in total assets	2,828	5,134	1,098	1,740	2,179	3,071	3,881	378	1,313	17,675
Net change in total liabilities	1,204	-222	400	467	1,261	1,606	1,683	874	3,430	4,277
Other financial information:										
Other money receipts	497	³ 4,107	236	103	257	166	720	623	1,767	1,328
Mortgage principal paid on owned property	-479	-361	-137	-293	-474	-460	-488	-713	-1,073	-2,139
Estimated market value of owned home ...	93,124	61,200	53,669	68,998	90,996	104,715	108,228	127,320	134,170	253,352
Estimated monthly rental value of owned home	624	397	364	518	666	712	711	839	867	1,241
Gifts of goods and services	966	783	476	599	876	967	1,367	1,324	1,776	3,224
Food	48	³ 5	20	34	46	28	114	100	51	155
Housing	251	182	168	172	219	287	253	299	288	881
Housekeeping supplies	33	³ 18	12	26	33	42	52	57	44	60
Household textiles	20	³ 11	14	7	28	11	³ 37	³ 16	³ 6	³ 85
Appliances and miscellaneous housewares	33	³ 9	³ 11	7	39	41	39	³ 41	³ 44	182
Major appliances	10	(⁴)	³ 1	³ 1	28	³ 10	³ 9	³ 11	³ 10	³ 46
Small appliances and miscellaneous housewares	23	³ 9	³ 10	7	11	30	30	³ 31	³ 33	135
Miscellaneous household equipment	59	56	36	31	40	72	62	124	85	203
Other housing	106	89	95	101	79	121	64	61	110	352
Apparel and services	193	123	127	123	150	208	243	258	469	528
Males, 2 and over	57	52	20	43	31	67	79	98	192	135
Females, 2 and over	73	³ 35	36	40	92	74	85	68	121	269
Children under 2	18	³ 8	³ 7	³ 24	³ 8	³ 24	³ 36	³ 26	³ 12	³ 21
Other apparel products and services	45	³ 28	64	16	18	43	43	³ 66	143	103
Jewelry and watches	24	³ 5	³ 44	11	9	25	23	³ 16	23	³ 60
All other apparel products and services	21	³ 23	³ 20	³ 4	³ 10	³ 18	³ 20	³ 50	³ 120	³ 43
Transportation	69	153	30	35	67	70	106	119	108	189
Health care	108	³ 147	55	97	170	67	158	³ 68	³ 171	³ 202
Entertainment	101	58	21	54	69	78	124	201	192	610
Toys, games, hobbies, and tricycles	32	³ 14	7	21	22	36	54	48	95	99
Other entertainment	69	44	14	33	48	42	69	153	96	511
Education	59	³ 29	³ 12	³ 19	³ 17	46	³ 95	³ 74	³ 310	³ 314
All other gifts	137	85	42	63	138	182	273	205	188	345

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 Value less than 0.5.

⁵ No data reported.

n.a. Not applicable.