

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1994-95

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)	18,353	960	4,380	3,730	2,599	2,942	1,435	936	685	686
Consumer unit characteristics:										
Income before taxes ¹	\$22,375	-\$1,987	\$7,644	\$12,287	\$17,332	\$24,283	\$34,671	\$44,461	\$57,554	\$125,274
Income after taxes ¹	21,187	-2,770	7,587	11,819	16,855	23,395	33,262	42,514	52,630	113,617
Age of reference person	74.6	75.3	76.6	75.0	74.6	73.4	72.0	72.7	72.8	72.3
Average number in consumer unit:										
Persons	1.7	1.3	1.3	1.5	1.8	2.0	2.2	2.2	2.4	2.2
Children under 18	0.1	0	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Persons 65 and over	1.3	1.1	1.1	1.3	1.5	1.6	1.5	1.5	1.5	1.4
Earners	0.4	0.2	0.1	0.2	0.3	0.4	0.8	0.8	1.1	1.3
Vehicles	1.4	0.9	0.8	1.3	1.5	1.8	2.1	2.2	2.3	2.0
Percent distribution:										
Sex of reference person:										
Male	53	36	28	46	61	70	78	79	73	77
Female	47	64	72	54	39	30	22	21	27	23
Housing tenure:										
Homeowner	79	64	60	81	85	90	88	86	84	98
With mortgage	14	11	7	11	15	19	24	23	20	27
Without mortgage	64	53	53	70	71	71	64	64	64	71
Renter	21	36	40	19	15	10	12	14	16	2
Race of reference person:										
Black	8	15	15	7	5	6	4	4	3	3
White and other	92	85	85	93	95	94	96	96	97	97
Education of reference person:										
Elementary (1-8)	23	34	41	21	20	16	12	7	5	1
High school (9-12)	48	44	46	51	54	54	43	46	33	24
College	29	20	13	28	25	29	44	47	61	74
Never attended and other	1	2	1	1	0	1	0	0	0	0
At least one vehicle owned	79	51	52	82	88	92	96	94	98	94
Average annual expenditures:										
Food	3,474	2,158	1,997	2,828	3,455	3,983	5,224	5,279	6,073	7,309
Food at home	2,395	1,750	1,593	2,104	2,504	2,713	3,383	3,479	3,310	3,819
Cereals and bakery products	394	319	251	342	458	440	612	549	481	535
Cereals and cereal products	134	102	90	115	159	147	196	206	158	171
Bakery products	260	218	161	226	299	294	416	343	322	364
Meats, poultry, fish, and eggs	592	449	400	543	618	662	787	882	696	1,051

See footnotes at end of table.

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Beef	167	95	109	145	180	196	174	281	218	387
Pork	133	85	110	114	126	157	210	144	125	215
Other meats	84	106	49	86	104	87	96	104	103	110
Poultry	105	63	74	107	96	106	132	221	112	181
Fish and seafood	74	78	34	64	75	87	145	92	108	121
Eggs	29	22	24	27	36	30	31	39	31	37
Dairy products	265	191	200	233	275	279	373	343	395	375
Fresh milk and cream	112	98	96	105	112	120	142	121	130	135
Other dairy products	154	94	105	128	164	160	231	221	265	240
Fruits and vegetables	443	333	303	396	433	484	618	650	687	723
Fresh fruits	148	99	107	131	139	156	228	234	195	248
Fresh vegetables	131	90	90	117	133	152	180	171	181	213
Processed fruits	94	87	60	77	99	103	120	144	153	168
Processed vegetables	71	57	45	72	63	73	91	101	159	94
Other food at home	700	456	438	590	719	848	992	1,055	1,051	1,136
Sugar and other sweets	106	65	72	101	95	127	144	151	172	151
Fats and oils	81	55	69	74	81	88	94	94	111	112
Miscellaneous foods	287	195	170	234	309	339	421	451	426	503
Nonalcoholic beverages	189	122	117	155	208	241	263	271	283	268
Food prep by cu, out-of-town trips	37	20	11	26	26	53	70	88	60	102
Food away from home	1,079	408	404	724	951	1,269	1,841	1,801	2,763	3,489
Alcoholic beverages	175	74	61	108	148	256	275	277	412	560
Housing	7,605	5,152	4,682	6,288	6,859	8,442	10,587	10,504	16,084	16,209
Shelter	3,693	2,795	2,382	3,084	3,380	4,050	5,325	5,324	5,956	8,388
Owned dwellings	2,353	1,544	1,056	2,007	2,176	2,891	3,766	3,287	3,537	6,593
Mortgage interest and charges	449	309	184	226	342	515	982	724	719	1,918
Property taxes	1,010	831	445	845	1,012	1,266	1,648	1,263	1,535	2,470
Maintenance, repairs, insurance, other expenses	893	404	427	937	822	1,109	1,136	1,300	1,284	2,206
Rented dwellings	965	978	1,283	886	823	697	1,054	1,220	1,277	172
Other lodging	376	272	43	191	381	462	505	817	1,141	1,622
Utilities, fuels, and public services	1,999	1,586	1,424	1,909	2,045	2,232	2,489	2,471	2,812	3,073
Natural gas	294	218	217	277	346	333	320	367	324	440
Electricity	792	643	563	758	764	921	1,047	932	1,117	1,157
Fuel oil and other fuels	137	106	111	124	153	160	169	169	184	92
Telephone services	510	430	371	477	515	523	627	668	775	880
Water and other public services	266	189	162	273	267	294	325	335	412	504
Household operations	446	237	218	356	325	480	793	443	1,013	1,706
Personal services	88	3	56	78	37	89	308	69	89	208
Other household expenses	359	233	162	278	288	391	485	375	925	1,498
Housekeeping supplies	448	192	261	347	409	579	754	764	669	865
Laundry and cleaning supplies	99	73	46	67	107	155	140	169	148	166
Other household products	200	86	140	139	173	271	333	311	228	453

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Postage and stationery	149	33	76	141	129	154	280	284	293	246
Household furnishings and equipment	1,019	343	397	592	700	1,102	1,227	1,501	5,635	2,177
Household textiles	83	15	106	40	76	76	105	164	90	169
Furniture	160	102	74	90	151	227	297	168	403	379
Floor coverings	244	0	17	47	52	106	54	127	3,896	27
Major appliances	138	56	78	116	92	178	252	142	258	409
Small appliances, miscellaneous housewares	66	31	29	41	57	75	124	138	177	141
Miscellaneous household equipment	328	139	93	259	271	440	395	762	811	1,053
Apparel and services	931	582	467	519	913	1,147	1,436	1,745	1,728	2,827
Men and boys	206	125	71	87	223	307	390	460	318	518
Men, 16 and over	183	123	50	78	210	282	344	409	278	473
Boys, 2 to 15	22	2	21	9	13	25	46	50	40	45
Women and girls	408	228	227	250	393	467	589	799	789	1,198
Women, 16 and over	379	221	211	235	358	429	529	736	749	1,164
Girls, 2 to 15	29	7	16	15	35	38	60	63	40	34
Children under 2	17	10	5	12	19	20	33	26	36	46
Footwear	152	133	108	84	157	222	211	221	269	151
Other apparel products and services	148	86	55	87	121	130	213	240	315	914
Transportation	3,584	1,433	1,259	2,757	3,713	4,578	5,993	5,806	7,215	9,497
Vehicle purchases (net outlay)	1,303	206	316	931	1,437	1,894	2,490	2,366	2,443	3,053
Cars and trucks, new	695	0	104	505	863	867	1,414	1,732	1,597	1,270
Cars and trucks, used	608	206	211	427	572	1,028	1,076	633	846	1,784
Other vehicles	0	0	0	0	2	0	0	0	0	0
Gasoline and motor oil	616	406	311	528	620	768	945	978	1,032	1,072
Other vehicle expenses	1,271	621	520	1,069	1,283	1,599	1,965	1,847	2,629	3,047
Vehicle finance charges	68	33	28	37	54	92	124	197	167	111
Maintenance and repairs	463	181	179	444	422	569	785	594	985	1,105
Vehicle insurance	528	357	209	475	592	626	755	794	1,055	1,057
Vehicle rental, leases, licenses, other charges	212	50	104	113	215	312	302	262	422	774
Public transportation	394	200	113	229	373	317	594	615	1,111	2,325
Health care	2,695	1,914	1,902	2,483	3,001	3,150	3,024	3,562	3,596	4,136
Health insurance	1,521	904	1,067	1,467	1,740	1,733	1,784	2,111	2,018	1,991
Medical services	531	567	336	423	559	596	548	688	810	1,399
Drugs	558	380	453	516	610	709	581	635	666	617
Medical supplies	85	63	46	78	92	113	111	128	102	128
Entertainment	936	687	348	835	816	975	1,515	1,536	1,985	2,816
Fees and admissions	330	220	60	257	282	306	530	626	826	1,564
Television, radios, sound equipment	332	234	180	300	318	362	518	480	639	651
Pets, toys, and playground equipment	157	113	84	124	151	184	226	233	284	402

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Other supplies, equipment, and services	118	120	25	154	65	123	240	196	235	199
Personal care products and services	342	174	178	304	282	364	614	519	671	814
Reading	163	92	73	135	158	209	233	279	311	358
Education	147	12	18	55	108	115	496	269	538	693
Tobacco products and smoking supplies	135	104	95	109	148	157	211	185	208	119
Miscellaneous	614	508	345	595	666	618	769	900	920	1,341
Cash contributions	1,384	601	358	557	1,040	1,548	1,961	2,410	4,934	7,990
Personal insurance and pensions	996	201	187	313	714	876	1,493	2,074	3,536	7,514
Life and other personal insurance	332	151	160	251	322	344	466	370	633	1,475
Pensions and Social Security	664	50	27	62	392	532	1,028	1,704	2,902	6,039
Sources of income and taxes: ¹										
Money income before taxes	22,375	-1,987	7,644	12,287	17,332	24,283	34,671	44,461	57,554	125,274
Wages and salaries	4,277	115	94	514	1,456	2,889	8,659	13,421	16,948	39,594
Self-employment income	978	-5,422	4	105	54	325	415	790	4,300	25,306
Social Security, private and government retirement	14,304	3,013	7,020	10,762	14,346	18,943	21,503	23,678	26,894	35,377
Interest, dividends, rental income, other property income	2,264	-9	93	451	997	1,715	3,406	5,732	7,662	23,809
Unemployment and workers' compensation, veterans' benefits	162	1	36	82	187	173	267	271	888	381
Public assistance, supplemental security income, food stamps	248	276	365	274	157	133	115	89	224	662
Regular contributions for support	64	31	10	48	69	27	279	34	315	26
Other income	79	8	20	53	65	77	26	445	323	118
Personal taxes ¹	1,188	784	56	468	476	888	1,409	1,947	4,924	11,657
Federal income taxes	800	572	18	225	243	495	806	1,351	3,791	8,903
State and local income taxes	180	150	5	113	69	117	189	254	694	1,756
Other taxes	209	62	33	130	165	276	413	342	439	998
Income after taxes ¹	21,187	-2,770	7,587	11,819	16,855	23,395	33,262	42,514	52,630	113,617
Addenda:										
Net change in total assets and liabilities	283	975	-1,156	-32	-811	1,611	6,442	-3,571	2,557	-1,245
Net change in total assets	531	609	-676	337	-1,013	1,347	8,200	-1,722	2,214	-3,114

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Net change in total liabilities	248	-366	479	369	-202	-264	1,759	1,848	-343	-1,869
Other financial information										
Other money receipts	665	35	328	189	379	1,576	476	248	219	4,870
Mortgage principal paid, owned property	-472	-344	-125	-177	-262	-422	-931	-862	-654	-3,796
Estimated market value of owned home	81,675	64,273	38,518	72,445	77,925	92,991	108,300	101,080	132,481	264,456
Estimated monthly rental value of owned home	525	412	295	485	529	622	674	667	751	1,191
Gifts of goods and services										
Food	65	63	18	29	60	41	168	53	232	301
Housing	212	120	145	131	151	202	414	402	565	424
Housekeeping supplies	38	7	20	21	26	52	97	59	73	85
Household textiles	20	0	47	1	14	13	10	38	24	40
Appliances and miscellaneous housewares	26	4	8	12	19	29	66	86	76	42
Major appliances	7	0	3	4	6	16	9	22	2	3
Small appliances and miscellaneous housewares	19	4	5	8	14	13	57	65	74	39
Miscellaneous household equipment	58	9	11	81	45	77	81	107	138	75
Other housing	69	99	59	16	47	31	161	113	255	183
Apparel and services	179	67	67	88	168	232	319	387	305	648
Males 2 and over	52	40	22	20	56	69	114	99	101	115
Females 2 and over	71	13	22	41	59	114	103	186	135	190
Children under 2	16	7	5	12	17	20	32	25	31	43
Other apparel products and services	39	6	19	14	35	30	70	77	37	300
Jewelry and watches	22	6	2	11	14	14	26	38	23	253
All other apparel products and services	18	0	17	4	21	15	44	40	14	47
Transportation	49	33	20	31	47	75	46	74	69	208
Health care	53	246	48	54	67	33	7	8	9	61
Entertainment	68	22	27	47	70	68	94	199	168	153
Toys, games, hobbies, and tricycles	25	5	9	16	28	33	36	46	45	91
Other entertainment	43	17	18	31	42	35	59	153	123	61
Education	65	3	4	31	70	60	54	165	249	448
All other gifts	163	117	96	133	189	98	131	495	277	507

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