Table 30. Consumer units with reference person age 65 and over by income before taxes:
Average Annual Expenditures, Consumer Expenditure Survey, 1989-90

|  | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Item | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ \mathbf{3 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Number of consumer units (in thousands) | 17,934 | 1,437 | 5,111 | 3,557 | 2,298 | 2,666 | 1,218 | 1,647 |

## Consumer unit characteristics:

Income before taxes ${ }^{1}$

Average number of persons in consumer unit

Age of reference person
Average number in consumer unit:
Earners
Vehicles
Children under 18
Persons 65 and over

## Percent distribution:

Sex of reference person:
Male
Female

Housing tenure:
Homeowner
With mortgage
Without mortgage
Renter

Race of reference person:
Black
White and other

Education of reference person:
Elementary (1-8)
High school (9-12)
College
Never attended and other

At least one vehicle owned
Average annual expenditures:
Food
Food at home

| $\$ 19,269$ | $\$ 3,368$ | $\$ 7,436$ | $\$ 12,322$ | $\$ 17,281$ | $\$ 24,344$ | $\$ 34,443$ | $\$ 68,218$ |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 18,143 | 3,277 | 7,359 | 11,967 | 16,602 | 22,973 | 32,598 | 61,564 |


| 1.8 | 1.3 | 1.4 | 1.6 | 2 | 2.1 | 2.2 | 2.3 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 74 | 75.8 | 76 | 74.5 | 73.2 | 72.3 | 71.1 | 71.4 |


| 0.4 | 0.2 | 0.2 | 0.3 | 0.4 | 0.6 | 0.9 | 1.2 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 1.5 | 0.8 | 0.9 | 1.3 | 1.8 | 2.0 | 2.2 | 2.5 |
| 0.1 | 0.0 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 |
| 1.4 | 1.2 | 1.2 | 1.4 | 1.5 | 1.5 | 1.5 | 1.5 |


| 55 | 29 | 36 | 53 | 67 | 74 | 73 | 82 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 45 | 71 | 64 | 47 | 33 | 26 | 27 | 18 |
|  |  |  |  |  |  |  |  |
| 77 | 59 | 68 | 74 | 83 | 87 | 89 | 94 |
| 16 | 10 | 9 | 12 | 15 | 21 | 25 | 34 |
| 61 | 49 | 58 | 62 | 68 | 66 | 64 | 61 |
| 23 | 41 | 32 | 26 | 17 | 13 | 11 | 6 |


| 9 | 24 | 12 | 7 | 7 | 5 | 4 | 4 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 91 | 76 | 88 | 93 | 93 | 95 | 96 | 96 |


| 28 | 42 | 42 | 29 | 24 | 17 | 11 | 8 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 45 | 42 | 43 | 47 | 53 | 48 | 43 | 33 |
| 25 | 12 | 13 | 21 | 23 | 35 | 46 | 59 |
| 1 | 4 | 2 | 2 | 0 | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |
| 79 | 53 | 61 | 79 | 90 | 95 | 97 | 97 |


| $\$ 19,047$ | $\$ 9,648$ | $\$ 11,222$ | $\$ 15,615$ | $\$ 18,807$ | $\$ 23,455$ | $\$ 28,638$ | $\$ 46,265$ |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |  |  |
| 2,957 | 1,604 | 1,949 | 2,736 | 3,110 | 3,644 | 4,651 | 5,672 |
| 1,959 | 1,305 | 1,465 | 1,930 | 2,129 | 2,352 | 2,894 | 2,815 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{aligned} & \text { Less } \\ & \text { than } \\ & \$ \mathbf{5 5 , 0 0 0} \end{aligned}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \mathbf{t o} \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Cereals and bakery products | 310 | 211 | 237 | 295 | 347 | 359 | 445 | 458 |
| Cereals and cereal products | 105 | 84 | 84 | 104 | 112 | 117 | 137 | 146 |
| Bakery products | 205 | 126 | 153 | 192 | 235 | 242 | 309 | 312 |
| Meats, poultry, fish, and eggs | 516 | 332 | 396 | 488 | 563 | 644 | 821 | 685 |
| Beef | 166 | 90 | 148 | 150 | 175 | 209 | 270 | 181 |
| Pork | 103 | 75 | 79 | 106 | 100 | 137 | 126 | 143 |
| Other meats | 70 | 54 | 52 | 71 | 79 | 81 | 108 | 80 |
| Poultry | 89 | 64 | 63 | 81 | 107 | 98 | 143 | 146 |
| Fish and seafood | 61 | 31 | 31 | 51 | 72 | 93 | 132 | 101 |
| Eggs | 27 | 19 | 22 | 29 | 31 | 25 | 42 | 33 |
| Dairy products | 236 | 180 | 181 | 252 | 245 | 267 | 316 | 330 |
| Fresh milk and cream | 118 | 101 | 96 | 125 | 118 | 133 | 153 | 146 |
| Other dairy products | 119 | 79 | 85 | 127 | 128 | 135 | 163 | 183 |
| Fruits and vegetables | 388 | 254 | 283 | 390 | 413 | 470 | 606 | 562 |
| Fresh fruits | 132 | 73 | 90 | 126 | 125 | 166 | 251 | 224 |
| Fresh vegetables | 112 | 78 | 84 | 118 | 126 | 128 | 167 | 146 |
| Processed fruits | 87 | 47 | 66 | 92 | 102 | 104 | 117 | 114 |
| Processed vegetables | 57 | 57 | 42 | 54 | 60 | 72 | 71 | 77 |
| Other food at home | 508 | 329 | 368 | 504 | 561 | 612 | 706 | 781 |
| Sugar and other sweets | 72 | 56 | 59 | 63 | 74 | 81 | 118 | 109 |
| Fats and oils | 56 | 43 | 41 | 63 | 66 | 62 | 74 | 72 |
| Miscellaneous foods | 208 | 128 | 149 | 212 | 224 | 259 | 254 | 340 |
| Nonalcoholic beverages | 149 | 96 | 115 | 152 | 178 | 173 | 213 | 185 |
| Food prep by cu, out-of-town trips | 23 | 6 | 5 | 14 | 18 | 37 | 47 | 75 |
| Food away from home | 998 | 299 | 484 | 806 | 981 | 1,292 | 1,757 | 2,856 |
| Alcoholic beverages | 138 | 57 | 41 | 97 | 137 | 187 | 354 | 433 |
| Housing | 6,148 | 3,695 | 4,355 | 5,592 | 5,784 | 7,042 | 8,403 | 12,648 |
| Shelter | 3,032 | 1,906 | 2,112 | 2,734 | 2,745 | 3,362 | 4,179 | 6,532 |
| Owned dwellings | 1,782 | 777 | 1,079 | 1,420 | 1,714 | 2,165 | 2,735 | 4,396 |
| Mortgage interest and charges | 369 | 258 | 152 | 228 | 356 | 350 | 816 | 1,165 |
| Property taxes | 690 | 200 | 437 | 561 | 683 | 836 | 1,110 | 1,646 |
| Maintenance, repairs, insurance, other expenses | 722 | 319 | 489 | 631 | 675 | 979 | 809 | 1,585 |
| Rented dwellings | 860 | 1,018 | 931 | 1,063 | 775 | 640 | 796 | 591 |
| Other lodging | 389 | 111 | 103 | 250 | 256 | 557 | 648 | 1,545 |
| Utilities, fuels, and public services | 1,685 | 1,189 | 1,312 | 1,612 | 1,820 | 2,015 | 2,077 | 2,422 |
| Natural gas | 253 | 138 | 207 | 256 | 279 | 304 | 279 | 348 |
| Electricity | 680 | 480 | 510 | 659 | 733 | 802 | 885 | 1,000 |
| Fuel oil and other fuels | 138 | 124 | 116 | 131 | 166 | 160 | 130 | 170 |
| Telephone services | 429 | 336 | 347 | 399 | 443 | 506 | 542 | 606 |
| Water and other public services | 185 | 111 | 133 | 167 | 200 | 242 | 242 | 298 |
| Household operations | 385 | 138 | 280 | 325 | 259 | 415 | 455 | 1,135 |
| Personal services | 95 | 12 | 124 | 99 | 42 | 36 | 134 | 213 |
| Other household expenses | 290 | 126 | 157 | 226 | 217 | 379 | 320 | 921 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ \mathbf{5 5 0 0 0} \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Housekeeping supplies | 364 | 194 | 218 | 431 | 347 | 451 | 573 | 637 |
| Laundry and cleaning supplies | 85 | 75 | 58 | 79 | 103 | 112 | 118 | 108 |
| Other household products | 156 | 68 | 82 | 246 | 125 | 178 | 234 | 253 |
| Postage and stationery | 124 | 51 | 79 | 107 | 120 | 161 | 220 | 276 |
| Household furnishings and equipment | 682 | 268 | 432 | 490 | 613 | 799 | 1,119 | 1,922 |
| Household textiles | 85 | 13 | 33 | 70 | 86 | 114 | 206 | 232 |
| Furniture | 151 | 67 | 93 | 120 | 148 | 163 | 201 | 421 |
| Floor coverings | 49 | 3 | 35 | 26 | 64 | 57 | 64 | 151 |
| Major appliances | 110 | 60 | 85 | 81 | 112 | 122 | 151 | 242 |
| Small appliances, miscellaneous housewares | 49 | 17 | 31 | 59 | 30 | 53 | 116 | 87 |
| Miscellaneous household equipment | 237 | 109 | 156 | 134 | 175 | 290 | 381 | 788 |
| Apparel and services | 820 | 297 | 370 | 624 | 836 | 1,128 | 1,453 | 2,359 |
| Men and boys | 174 | 27 | 58 | 125 | 229 | 257 | 296 | 512 |
| Men, 16 and over | 154 | 24 | 41 | 109 | 206 | 220 | 279 | 488 |
| Boys, 2 to 15 | 20 | 3 | 17 | 16 | 23 | 36 | 17 | 24 |
| Women and girls | 403 | 134 | 186 | 315 | 367 | 549 | 809 | 1,192 |
| Women, 16 and over | 381 | 132 | 174 | 304 | 348 | 522 | 756 | 1,118 |
| Girls, 2 to 15 | 22 | 2 | 13 | 12 | 19 | 27 | 53 | 74 |
| Children under 2 | 18 | 2 | 6 | 18 | 18 | 19 | 31 | 61 |
| Footwear | 110 | 60 | 64 | 94 | 125 | 158 | 117 | 257 |
| Other apparel products and services | 114 | 74 | 56 | 71 | 96 | 146 | 201 | 336 |
| Transportation | 3,054 | 1,504 | 1,348 | 2,205 | 3,411 | 4,203 | 5,043 | 7,720 |
| Vehicle purchases (net outlay) | 1,207 | 736 | 424 | 719 | 1,534 | 1,577 | 2,027 | 3,436 |
| Cars and trucks, new | 683 | 287 | 164 | 458 | 987 | 869 | 1,094 | 2,097 |
| Cars and trucks, used | 522 | 448 | 259 | 260 | 545 | 708 | 926 | 1,339 |
| Other vehicles | 1 | 0 | 0 | 0 | 2 | 0 | 7 | 0 |
| Gasoline and motor oil | 614 | 330 | 335 | 529 | 703 | 870 | 932 | 1,139 |
| Other vehicle expenses | 994 | 351 | 509 | 810 | 1,035 | 1,391 | 1,692 | 2,261 |
| Vehicle finance charges | 102 | 27 | 42 | 83 | 112 | 168 | 189 | 206 |
| Maintenance and repairs | 389 | 165 | 213 | 306 | 382 | 551 | 716 | 831 |
| Vehicle insurance | 401 | 134 | 215 | 343 | 437 | 528 | 630 | 908 |
| Vehicle rental, leases, licenses, other charges | 103 | 25 | 38 | 78 | 103 | 144 | 157 | 315 |
| Public transportation | 239 | 87 | 80 | 148 | 138 | 364 | 391 | 884 |
| Health care | 2,188 | 1,394 | 1,574 | 2,077 | 2,527 | 2,638 | 2,704 | 3,508 |
| Health insurance | 981 | 620 | 739 | 1,049 | 1,122 | 1,239 | 1,101 | 1,197 |
| Medical services | 639 | 431 | 400 | 503 | 795 | 767 | 926 | 1,214 |
| Drugs | 451 | 287 | 366 | 449 | 482 | 541 | 541 | 621 |
| Medical supplies | 117 | 55 | 69 | 76 | 128 | 90 | 136 | 476 |
| Entertainment | 713 | 201 | 273 | 455 | 686 | 1,052 | 1,214 | 2,227 |
| Fees and admissions | 245 | 42 | 50 | 113 | 202 | 359 | 450 | 1,033 |
| Television, radios, sound equipment | 244 | 109 | 134 | 205 | 252 | 304 | 327 | 624 |
| Pets, toys, and playground equipment | 140 | 37 | 59 | 103 | 116 | 293 | 224 | 304 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ \mathbf{3 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Other supplies, equipment, and services | 84 | 13 | 31 | 34 | 116 | 96 | 213 | 266 |
| Personal care products and services | 280 | 133 | 150 | 245 | 334 | 369 | 449 | 600 |
| Reading | 140 | 57 | 67 | 114 | 154 | 201 | 218 | 314 |
| Education | 65 | 2 | 43 | 31 | 55 | 99 | 103 | 198 |
| Tobacco products and smoking supplies | 154 | 72 | 128 | 126 | 144 | 215 | 219 | 239 |
| Miscellaneous | 467 | 352 | 340 | 345 | 379 | 499 | 714 | 1,142 |
| Cash contributions | 1,136 | 146 | 430 | 583 | 841 | 1,370 | 1,685 | 5,010 |
| Personal insurance and pensions | 786 | 133 | 155 | 385 | 408 | 808 | 1,429 | 4,195 |
| Life and other personal insurance | 274 | 119 | 125 | 247 | 226 | 313 | 316 | 902 |
| Pensions and Social Security | 512 | 14 | 31 | 137 | 183 | 494 | 1,113 | 3,292 |

Sources of income and taxes: ${ }^{1}$

| Money income before taxes | 19,269 | 3,368 | 7,436 | 12,322 | 17,281 | 24,344 | 34,443 | 68,218 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Wages and salaries | 3,619 | 132 | 154 | 784 | 1,681 | 4,715 | 8,800 | 20,645 |
| Self-employment income | 819 | -423 | 18 | 47 | 137 | 183 | 1,452 | 7,567 |
| Social Security, private and government retirement | 11,462 | 3,253 | 6,689 | 10,341 | 13,306 | 15,843 | 17,164 | 21,975 |
| Interest, dividends, rental income, other property income | 2,908 | 100 | 239 | 846 | 1,641 | 3,172 | 6,092 | 17,082 |
| Unemployment and workers' compensation, veterans' benefits | 167 | 59 | 71 | 77 | 184 | 128 | 485 | 564 |
| Public assistance, supplemental security income, food stamps | 172 | 219 | 217 | 132 | 226 | 158 | 47 | 120 |
| Regular contributions for support | 78 | 2 | 23 | 75 | 88 | 76 | 317 | 137 |
| Other income | 43 | 27 | 25 | 20 | 18 | 68 | 84 | 127 |
| Personal taxes ${ }^{1}$ | 1,126 | 91 | 76 | 355 | 679 | 1,370 | 1,845 | 6,653 |
| Federal income taxes | 868 | 67 | 46 | 264 | 504 | 1,061 | 1,482 | 5,164 |
| State and local income taxes | 179 | 12 | 9 | 44 | 93 | 191 | 260 | 1,188 |
| Other taxes | 79 | 12 | 20 | 47 | 82 | 118 | 103 | 302 |
| Income after taxes ${ }^{1}$ | 18,143 | 3,277 | 7,359 | 11,967 | 16,602 | 22,973 | 32,598 | 61,564 |
| Addenda: |  |  |  |  |  |  |  |  |
| Net change in total assets and liabilities | 547 | 741 | 68 | -1,858 | -1,067 | 1,413 | -4,318 | 11,516 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1989-90- Continued

| Item | Complete reporting of income ${ }^{1}$ |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Net change in total assets | 955 | 677 | 54 | -2,285 | -331 | 997 | 2,227 | 11,784 |
| Net change in total liabilities | 408 | -64 | -14 | -427 | 737 | -416 | 6,545 | 268 |
| Other financial information |  |  |  |  |  |  |  |  |
| Other money receipts | 469 | 369 | 219 | 109 | 532 | 221 | 228 | 2,605 |
| Mortgage principal paid on owned property | -214 | -66 | -125 | -161 | -170 | -317 | -371 | -509 |
| Estimated market value of owned home | 69,629 | 39,858 | 44,139 | 53,998 | 69,079 | 83,950 | 109,744 | 156,408 |
| Estimated monthly rental value of owned home | 407 | 238 | 282 | 351 | 439 | 491 | 574 | 757 |
| Gifts of: | 738 | 585 | 388 | 514 | 679 | 841 | 982 | 2,300 |
| Clothing, males 2 and over | 60 | 6 | 31 | 38 | 91 | 98 | 65 | 149 |
| Clothing, females 2 and over | 82 | 24 | 44 | 53 | 53 | 94 | 146 | 331 |
| Clothing, infants less than 2 | 15 | 1 | 5 | 12 | 16 | 18 | 26 | 50 |
| Jewelry and watches | 10 | 1 | 3 | 7 | 16 | 16 | 17 | 26 |
| Small appliances and miscellaneous housewares | 16 | 3 | 11 | 23 | 7 | 16 | 17 | 34 |
| Household textiles | 12 | 4 | 6 | 6 | 13 | 10 | 70 | 14 |
| All other gifts | 543 | 545 | 288 | 375 | 484 | 588 | 641 | 1,697 |

${ }^{1}$ 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

