Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91


Number of consumer units (in thousands)

## Consumer unit characteristics:

Income before taxes ${ }^{1}$
Income after taxes ${ }^{1}$
Age of reference pers
Average number in c
Persons
Children under 18
Persons 65 and over
Earners
Vehicles

## Percent distribution:

## Sex of reference person: <br> Male <br> Housing tenure: <br> Homeowner <br> With mortgage <br> Without mortgage <br> Renter <br> Race of reference person: <br> Black

| $\$ 19,427$ | $\$ 3,416$ | $\$ 7,533$ | $\$ 12,377$ | $\$ 17,314$ | $\$ 24,281$ | $\$ 34,275$ | $\$ 68,098$ |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| 18,113 | 3,050 | 7,417 | 12,116 | 16,627 | 22,204 | 31,661 | 61,366 |
| 74.2 | 75.9 | 75.8 | 74.7 | 73.9 | 72.8 | 71.4 | 71.4 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 1.7 | 1.3 | 1.3 | 1.6 | 1.9 | 2.0 | 2.2 | 2.5 |
| 0.1 | 0 | 0 | 0 | 0.1 | 0 | 0.1 | 0.2 |
| 1.4 | 1.1 | 1.1 | 1.4 | 1.5 | 1.5 | 1.5 | 1.5 |
| 0.4 | 0.2 | 0.2 | 0.3 | 0.4 | 0.5 | 0.9 | 1.2 |
| 1.5 | 0.7 | 0.9 | 1.3 | 1.7 | 2.0 | 2.2 | 2.5 |

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:

| $\$ 19,541$ | $\$ 10,299$ | $\$ 11,693$ | $\$ 16,768$ | $\$ 18,916$ | $\$ 23,464$ | $\$ 29,364$ | $\$ 44,811$ |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |  |  |
| 3,109 | 1,594 | 2,022 | 2,962 | 3,230 | 3,636 | 4,741 | 5,980 |
| 2,116 | 1,258 | 1,551 | 2,111 | 2,233 | 2,491 | 3,034 | 3,208 |
| 333 | 197 | 244 | 327 | 366 | 393 | 470 | 502 |
| 109 | 75 | 82 | 109 | 127 | 123 | 141 | 146 |
| 225 | 122 | 163 | 218 | 239 | 270 | 329 | 356 |
| 557 | 347 | 426 | 571 | 563 | 654 | 808 | 776 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91Continued

| Item | Complete reporting of income |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ \mathbf{5 , 0 0 0} \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ 9,999 \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \mathbf{\$ 2 0 , 0 0 0} \\ \text { to } \\ \mathbf{\$ 2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Beef | 180 | 102 | 157 | 181 | 162 | 207 | 272 | 238 |
| Pork | 118 | 84 | 86 | 125 | 115 | 156 | 156 | 144 |
| Other meats | 79 | 45 | 59 | 83 | 95 | 86 | 113 | 105 |
| Poultry | 91 | 62 | 65 | 91 | 90 | 108 | 109 | 158 |
| Fish and seafood | 62 | 36 | 37 | 62 | 73 | 69 | 114 | 98 |
| Eggs | 27 | 19 | 21 | 28 | 28 | 28 | 44 | 34 |
| Dairy products | 241 | 151 | 179 | 243 | 261 | 280 | 334 | 349 |
| Fresh milk and cream | 113 | 81 | 91 | 115 | 114 | 124 | 158 | 147 |
| Other dairy products | 129 | 70 | 88 | 128 | 147 | 156 | 177 | 202 |
| Fruits and vegetables | 407 | 242 | 286 | 411 | 427 | 487 | 559 | 663 |
| Fresh fruits | 133 | 70 | 94 | 132 | 143 | 151 | 173 | 247 |
| Fresh vegetables | 116 | 75 | 85 | 120 | 116 | 138 | 147 | 178 |
| Processed fruits | 95 | 46 | 60 | 103 | 105 | 115 | 140 | 145 |
| Processed vegetables | 64 | 51 | 46 | 56 | 63 | 83 | 99 | 93 |
| Other food at home | 577 | 321 | 416 | 558 | 615 | 677 | 863 | 917 |
| Sugar and other sweets | 86 | 54 | 67 | 84 | 90 | 94 | 141 | 118 |
| Fats and oils | 64 | 39 | 47 | 67 | 63 | 79 | 90 | 88 |
| Miscellaneous foods | 243 | 116 | 180 | 227 | 264 | 292 | 332 | 406 |
| Nonalcoholic beverages | 159 | 111 | 115 | 164 | 175 | 177 | 233 | 222 |
| Food prep by cu, out-of-town trips | 26 | 2 | 7 | 17 | 22 | 34 | 66 | 82 |
| Food away from home | 992 | 336 | 470 | 851 | 997 | 1,145 | 1,707 | 2,772 |
| Alcoholic beverages | 156 | 50 | 49 | 98 | 140 | 185 | 434 | 522 |
| Housing | 6,241 | 4,084 | 4,521 | 5,711 | 5,798 | 7,112 | 8,981 | 11,650 |
| Shelter | 3,062 | 2,153 | 2,295 | 2,712 | 2,796 | 3,350 | 4,617 | 5,595 |
| Owned dwellings | 1,913 | 1,104 | 1,191 | 1,645 | 1,736 | 2,248 | 3,406 | 3,876 |
| Mortgage interest and charges | 397 | 471 | 116 | 241 | 246 | 401 | 1,033 | 1,278 |
| Property taxes | 787 | 340 | 533 | 691 | 787 | 880 | 1,363 | 1,525 |
| Maintenance, repairs, insurance, other expenses | 729 | 293 | 542 | 713 | 704 | 967 | 1,010 | 1,073 |
| Rented dwellings | 851 | 992 | 1,023 | 946 | 848 | 700 | 513 | 538 |
| Other lodging | 298 | 57 | 80 | 121 | 213 | 402 | 698 | 1,181 |
| Utilities, fuels, and public services | 1,734 | 1,252 | 1,364 | 1,680 | 1,806 | 1,994 | 2,133 | 2,522 |
| Natural gas | 249 | 155 | 216 | 245 | 262 | 264 | 261 | 383 |
| Electricity | 702 | 505 | 524 | 690 | 724 | 813 | 944 | 1,019 |
| Fuel oil and other fuels | 146 | 110 | 118 | 133 | 168 | 194 | 149 | 173 |
| Telephone services | 436 | 353 | 360 | 419 | 453 | 474 | 509 | 628 |
| Water and other public services | 202 | 129 | 146 | 193 | 199 | 248 | 270 | 319 |
| Household operations | 367 | 188 | 255 | 418 | 235 | 384 | 382 | 911 |
| Personal services | 102 | 48 | 93 | 191 | 38 | 69 | 47 | 178 |
| Other household expenses | 265 | 140 | 163 | 227 | 196 | 314 | 335 | 733 |
| Housekeeping supplies | 377 | 224 | 235 | 363 | 359 | 454 | 594 | 764 |
| Laundry and cleaning supplies | 88 | 52 | 61 | 90 | 100 | 102 | 119 | 133 |
| Other household products | 156 | 73 | 99 | 158 | 129 | 195 | 264 | 315 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91Continued

| Item | Complete reporting of income |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ \mathbf{9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \mathbf{\$ 2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \mathbf{t o} \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Postage and stationery | 133 | 99 | 75 | 116 | 130 | 157 | 211 | 317 |
| Household furnishings and equipment | 701 | 266 | 372 | 538 | 601 | 930 | 1,256 | 1,859 |
| Household textiles | 79 | 6 | 42 | 65 | 83 | 116 | 197 | 133 |
| Furniture | 134 | 64 | 90 | 92 | 146 | 136 | 242 | 317 |
| Floor coverings | 61 | 0 | 32 | 33 | 38 | 90 | 34 | 284 |
| Major appliances | 112 | 64 | 84 | 88 | 117 | 153 | 110 | 217 |
| Small appliances, miscellaneous housewares | 62 | 19 | 28 | 51 | 46 | 58 | 183 | 176 |
| Miscellaneous household equipment | 252 | 112 | 97 | 209 | 172 | 376 | 490 | 732 |
| Apparel and services | 915 | 329 | 436 | 760 | 982 | 1,037 | 1,881 | 2,292 |
| Men and boys | 168 | 65 | 61 | 139 | 164 | 201 | 312 | 525 |
| Men, 16 and over | 148 | 53 | 40 | 125 | 146 | 181 | 281 | 487 |
| Boys, 2 to 15 | 20 | 12 | 20 | 14 | 18 | 19 | 31 | 39 |
| Women and girls | 453 | 155 | 240 | 378 | 449 | 491 | 1,047 | 1,097 |
| Women, 16 and over | 432 | 153 | 227 | 367 | 434 | 466 | 1,009 | 1,025 |
| Girls, 2 to 15 | 21 | 2 | 13 | 12 | 15 | 24 | 38 | 72 |
| Children under 2 | 21 | 10 | 12 | 15 | 19 | 27 | 29 | 61 |
| Footwear | 150 | 48 | 69 | 139 | 251 | 173 | 199 | 279 |
| Other apparel products and services | 123 | 50 | 54 | 89 | 99 | 144 | 295 | 330 |
| Transportation | 2,998 | 1,062 | 1,337 | 2,373 | 3,157 | 3,984 | 4,820 | 7,741 |
| Vehicle purchases (net outlay) | 1,096 | 187 | 360 | 872 | 1,134 | 1,424 | 1,699 | 3,545 |
| Cars and trucks, new | 715 | 0 | 137 | 578 | 842 | 802 | 1,240 | 2,676 |
| Cars and trucks, used | 380 | 187 | 222 | 294 | 290 | 616 | 459 | 869 |
| Other vehicles | 1 | 0 | 0 | 0 | 2 | 5 | 0 | 0 |
| Gasoline and motor oil | 618 | 361 | 345 | 526 | 689 | 852 | 968 | 1,077 |
| Other vehicle expenses | 1,046 | 429 | 513 | 842 | 1,137 | 1,376 | 1,766 | 2,377 |
| Vehicle finance charges | 89 | 26 | 28 | 72 | 119 | 142 | 161 | 174 |
| Maintenance and repairs | 412 | 220 | 214 | 320 | 390 | 533 | 742 | 955 |
| Vehicle insurance | 416 | 149 | 226 | 366 | 463 | 536 | 657 | 864 |
| Vehicle rental, leases, licenses, other charges | 128 | 34 | 45 | 84 | 166 | 166 | 205 | 385 |
| Public transportation | 238 | 85 | 119 | 133 | 196 | 332 | 386 | 742 |
| Health care | 2,240 | 1,804 | 1,678 | 2,027 | 2,455 | 2,812 | 2,739 | 3,103 |
| Health insurance | 1,052 | 702 | 802 | 1,022 | 1,177 | 1,282 | 1,253 | 1,430 |
| Medical services | 619 | 717 | 402 | 414 | 647 | 886 | 837 | 982 |
| Drugs | 470 | 293 | 400 | 477 | 533 | 522 | 537 | 582 |
| Medical supplies | 100 | 92 | 75 | 114 | 98 | 121 | 112 | 109 |
| Entertainment | 695 | 222 | 294 | 507 | 685 | 956 | 1,260 | 1,849 |
| Fees and admissions | 234 | 44 | 64 | 115 | 208 | 366 | 542 | 737 |
| Television, radios, sound equipment | 246 | 120 | 142 | 215 | 224 | 307 | 333 | 602 |
| Pets, toys, and playground equipment | 128 | 34 | 66 | 114 | 135 | 192 | 186 | 261 |
| Other supplies, equipment, and services | 86 | 24 | 22 | 63 | 117 | 91 | 200 | 250 |
| Personal care products and services | 312 | 147 | 182 | 279 | 302 | 388 | 480 | 726 |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91Continued

| Item | Complete reporting of income |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \mathbf{\$ 5 , 0 0 0} \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \text { to } \\ \$ \mathbf{9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \text { to } \\ \$ 29,999 \end{gathered}$ | $\begin{gathered} \$ \mathbf{3 0 , 0 0 0} \\ \text { to } \\ \$ 39,999 \end{gathered}$ | $\begin{gathered} \$ 40,000 \\ \text { and } \\ \text { over } \end{gathered}$ |
| Reading | 144 | 55 | 72 | 121 | 146 | 221 | 213 | 293 |
| Education | 57 | 3 | 43 | 13 | 26 | 52 | 129 | 236 |
| Tobacco products and smoking supplies | 152 | 72 | 110 | 127 | 167 | 186 | 222 | 268 |
| Miscellaneous | 580 | 428 | 360 | 446 | 543 | 558 | 758 | 1,679 |
| Cash contributions | 1,172 | 302 | 428 | 1,054 | 909 | 1,551 | 1,355 | 4,096 |
| Personal insurance and pensions | 770 | 147 | 162 | 290 | 376 | 786 | 1,350 | 4,375 |
| Life and other personal insurance | 250 | 129 | 133 | 171 | 204 | 293 | 297 | 850 |
| Pensions and Social Security | 520 | 18 | 29 | 120 | 172 | 493 | 1,053 | 3,526 |

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

| Money income before taxes | 19,427 | 3,416 | 7,533 | 12,377 | 17,314 | 24,281 | 34,275 | 68,098 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Wages and salaries | 3,740 | 90 | 160 | 722 | 1,667 | 4,007 | 8,356 | 23,677 |
| Self-employment income | 724 | -479 | 15 | 46 | 146 | 395 | 1,277 | 6,499 |
| Social Security, private and government retirement | 11,907 | 3,350 | 6,786 | 10,423 | 13,569 | 16,266 | 18,511 | 22,523 |
| Interest, dividends, rental income, other property income | 2,590 | 75 | 193 | 817 | 1,491 | 3,241 | 5,338 | 14,442 |
| Unemployment and workers' compensation, veterans' benefits | 120 | 47 | 53 | 69 | 137 | 91 | 336 | 354 |
| Public assistance, supplemental security income, food stamps | 180 | 276 | 260 | 175 | 168 | 107 | 21 | 144 |
| Regular contributions for support | 104 | 4 | 17 | 107 | 101 | 80 | 318 | 328 |
| Other income | 61 | 53 | 48 | 18 | 35 | 92 | 119 | 130 |
| Personal taxes ${ }^{1}$ | 1,314 | 366 | 116 | 261 | 688 | 2,077 | 2,614 | 6,732 |
| Federal income taxes | 1,007 | 310 | 64 | 159 | 508 | 1,495 | 2,108 | 5,423 |
| State and local income taxes | 197 | 46 | 9 | 30 | 84 | 357 | 367 | 1,033 |
| Other taxes | 110 | 10 | 43 | 73 | 96 | 225 | 139 | 276 |
| Income after taxes ${ }^{1}$ | 18,113 | 3,050 | 7,417 | 12,116 | 16,627 | 22,204 | 31,661 | 61,366 |
| Addenda: |  |  |  |  |  |  |  |  |
| Net change in total assets and |  |  |  |  |  |  |  |  |
| liabilities | 294 | 235 | 105 | -188 | -184 | -451 | -1,626 | 5,763 |
| Net change in total assets | 624 | -107 | -20 | -694 | -354 | -772 | 4,038 | 7,350 |
| Net change in total liabilities | 330 | -342 | -125 | -506 | -170 | -321 | 5,664 | 1,587 |
| Other financial information |  |  |  |  |  |  |  |  |

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1990-91Continued

| Item | Complete reporting of income |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total complete reporting | $\begin{gathered} \text { Less } \\ \text { than } \\ \$ 5,000 \end{gathered}$ | $\begin{gathered} \$ 5,000 \\ \mathbf{t o} \\ \$ \mathbf{9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 10,000 \\ \text { to } \\ \$ 14,999 \end{gathered}$ | $\begin{gathered} \$ 15,000 \\ \text { to } \\ \$ 19,999 \end{gathered}$ | $\begin{gathered} \mathbf{\$ 2 0 , 0 0 0} \\ \text { to } \\ \mathbf{\$ 2 9 , 9 9 9} \end{gathered}$ | $\begin{gathered} \$ 30,000 \\ \mathbf{t o} \\ \$ 39,999 \end{gathered}$ | $\$ 40,000$ and over |
| Other money receipts | 264 | 154 | 160 | 203 | 230 | 424 | 181 | 647 |
| Mortgage principal paid, owned property | -211 | -86 | -70 | -165 | -150 | -307 | -358 | -659 |
| Estimated market value of owned home | 71,228 | 35,317 | 43,514 | 61,434 | 66,435 | 88,473 | 118,430 | 146,842 |
| Estimated monthly rental value of owned home | 429 | 249 | 287 | 403 | 423 | 520 | 630 | 761 |
| Gifts of goods and services | 740 | 764 | 507 | 454 | 592 | 690 | 1,269 | 2,085 |
| Food | 61 | 16 | 15 | 21 | 46 | 54 | 192 | 269 |
| Housing | 204 | 140 | 119 | 124 | 158 | 220 | 412 | 622 |
| Housekeeping supplies | 38 | 67 | 16 | 32 | 33 | 36 | 74 | 93 |
| Household textiles | 13 | 3 | 8 | 3 | 14 | 7 | 88 | 14 |
| Appliances and miscellaneous housewares | 26 | 9 | 13 | 17 | 15 | 36 | 49 | 92 |
| Major appliances | 7 | 5 | 3 | 4 | 5 | 15 | 5 | 13 |
| Small appliances and miscellaneous housewares | 20 | 4 | 10 | 12 | 10 | 20 | 44 | 79 |
| Miscellaneous household equipment | 50 | 11 | 15 | 25 | 19 | 74 | 117 | 218 |
| Other housing | 77 | 50 | 67 | 48 | 77 | 67 | 84 | 205 |
| Apparel and services | 184 | 60 | 88 | 132 | 209 | 199 | 310 | 574 |
| Males, 2 and over | 53 | 20 | 29 | 55 | 64 | 47 | 63 | 137 |
| Females, 2 and over | 86 | 18 | 39 | 44 | 90 | 98 | 168 | 310 |
| Children under 2 | 17 | 9 | 12 | 9 | 16 | 27 | 28 | 39 |
| Other apparel products and services | 29 | 13 | 8 | 24 | 40 | 26 | 50 | 89 |
| Jewelry and watches | 15 | 1 | 5 | 11 | 19 | 16 | 34 | 42 |
| All other apparel products and services | 14 | 12 | 3 | 13 | 20 | 10 | 16 | 47 |
| Transportation | 30 | 14 | 18 | 16 | 9 | 19 | 48 | 150 |
| Health care | 75 | 460 | 100 | 38 | 15 | 11 | 17 | 27 |
| Entertainment | 45 | 15 | 19 | 30 | 40 | 61 | 73 | 143 |
| Toys, games, hobbies, and tricycles | 18 | 4 | 8 | 10 | 16 | 26 | 40 | 51 |
| Other entertainment | 27 | 10 | 12 | 20 | 24 | 35 | 34 | 92 |
| Education | 24 | 0 | 35 | 4 | 5 | 20 | 17 | 92 |
| All other gifts | 117 | 61 | 113 | 88 | 109 | 106 | 200 | 208 |

${ }^{1}$ Components of income and taxes are derived from "complete income reporters" only; see glossary 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

