

**Table 30. Consumer units with reference persons age 65 and over by income before taxes: Average Annual Expenditures, Consumer Expenditure Survey, 1988-89**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Number of consumer units (in thousands)	17,621	1,692	5,209	3,383	2,187	2,438	1,143	1,571
Number of sample interviews	12,680	1,158	3,675	2,476	1,644	1,792	862	1,073
<b>Consumer unit characteristics:</b>								
<b>Income before taxes <sup>1</sup></b>	\$18,746	\$3,313	\$7,370	\$12,299	\$17,300	\$24,334	\$34,515	\$68,850
<b>Income after taxes <sup>1</sup></b>	17,717	3,271	7,257	12,010	16,631	23,462	33,179	61,607
<b>Average number of persons in consumer unit</b>	1.8	1.3	1.4	1.7	2	2.2	2.3	2.3
<b>Age of reference person</b>	73.8	75.4	75.8	74.5	72.5	71.8	70.7	71.3
<b>Average number in consumer unit:</b>								
Earners	0.5	0.2	0.2	0.3	0.5	0.7	0.9	1.2
Vehicles	1.4	0.7	0.8	1.4	1.8	2	2.3	2.5
Children under 18	0.1	0	0.1	0	0.1	0.1	0.1	0.1
Persons 65 and over	1.4	1.1	1.2	1.5	1.5	1.5	1.5	1.5
<b>Percent distribution:</b>								
<b>Sex of reference person:</b>								
Male	56	28	35	61	69	77	73	83
Female	44	72	65	39	31	23	27	17
<b>Housing tenure:</b>								
Homeowner with mortgage	16	10	10	10	20	22	25	32
Homeowner without mortgage	61	45	59	63	64	67	63	61
Renter	24	44	31	27	16	12	12	7
<b>Race of reference person:</b>								
Black	10	27	13	7	7	7	3	3
White and other	90	73	87	93	93	93	97	97
<b>Education of reference person:</b>								
Elementary (1-8)	29	47	40	31	23	19	10	7
High school (9-12)	44	38	44	47	53	46	41	31
College	25	11	14	19	23	34	49	61
Never attended and other	1	4	2	2	1	0	0	0
<b>At least one vehicle owned</b>	78	53	60	83	91	96	98	97
<b>Average annual expenditures:</b>								
<b>Food</b>	2,805	1,506	1,824	2,672	3,132	3,489	4,790	5,504
Food at home	1,868	1,227	1,413	1,840	2,124	2,274	2,781	2,839

See footnotes at end of table.

**Table 30. Consumer units with reference persons age 65 and over by income before taxes:  
Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Cereals and bakery products	288	189	229	280	341	346	398	414
Cereals and cereal products	99	80	79	99	110	120	132	125
Bakery products	189	109	150	181	231	226	267	289
Meats, poultry, fish, and eggs	494	322	360	478	579	610	746	779
Beef	152	78	108	143	212	198	231	204
Pork	108	77	85	115	107	130	132	181
Other meats	66	47	50	70	75	84	90	86
Poultry	82	64	60	75	92	89	135	147
Fish and seafood	59	37	34	46	65	81	127	123
Eggs	27	19	23	28	28	28	31	38
Dairy products	227	161	183	232	253	267	310	315
Fresh milk and cream	115	94	96	121	123	132	145	136
Other dairy products	113	67	87	111	130	135	165	179
Fruits and vegetables	378	247	288	389	408	444	637	541
Fresh fruits	131	78	95	130	127	167	275	195
Fresh vegetables	114	77	88	118	132	127	185	155
Processed fruits	81	51	64	87	92	91	112	110
Processed vegetables	52	40	41	53	56	59	65	81
Other food at home	481	308	353	461	544	607	690	791
Sugar and other sweets	66	49	48	59	69	86	117	105
Fats and oils	54	41	42	53	61	63	72	74
Miscellaneous foods	191	110	140	186	221	251	261	316
Nonalcoholic beverages	149	102	117	148	172	178	196	216
Food prep by cu, out-of-town trips	21	6	5	14	21	29	45	79
Food away from home	937	280	411	832	1,009	1,215	2,009	2,665
<b>Alcoholic beverages</b>	139	40	46	134	166	173	268	471
<b>Housing</b>	5,846	3,612	3,990	5,468	5,603	6,689	8,239	12,733
Shelter	2,815	1,873	1,904	2,642	2,546	2,959	3,905	6,576
Owned dwellings	1,637	684	949	1,330	1,522	1,983	2,466	4,625
Mortgage interest and charges	333	191	156	205	349	303	673	1,125
Property taxes	615	225	338	567	590	793	917	1,602
Maintenance, repairs, insurance, other expenses	688	267	456	558	583	886	876	1,898
Rented dwellings	859	1,125	853	1,087	733	608	759	739
Other lodging	319	64	102	225	292	368	681	1,212
Utilities, fuels, and public services	1,628	1,165	1,243	1,564	1,762	1,954	2,022	2,555
Natural gas	257	139	206	266	277	315	279	396
Electricity	650	471	485	637	713	773	816	1,023
Fuel oil and other fuels	133	134	105	127	149	151	141	183
Telephone services	414	315	323	383	430	489	563	644
Water and other public services	173	107	124	151	194	226	224	308
Household operations	369	133	250	300	257	388	440	1,236
Personal services	71	9	97	81	24	41	98	125
Other household expenses	297	124	154	218	233	347	342	1,111

See footnotes at end of table.

**Table 30. Consumer units with reference persons age 65 and over by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Housekeeping supplies	361	182	241	451	362	453	599	526
Laundry and cleaning supplies	81	68	56	76	90	119	126	105
Other household products	151	64	69	268	134	174	232	225
Postage and stationery	129	50	116	107	138	160	240	197
Household furnishings and equipment	674	258	350	511	676	935	1,272	1,839
Household textiles	86	16	32	64	95	174	157	214
Furniture	150	82	63	132	133	184	221	472
Floor coverings	34	5	9	33	57	49	87	66
Major appliances	121	83	65	100	140	174	175	241
Small appliances, miscellaneous housewares	45	15	21	47	38	54	102	112
Miscellaneous household equipment	238	58	159	135	213	300	530	734
<b>Apparel and services</b>	825	298	428	694	777	1,187	1,772	2,106
Men and boys	187	35	73	172	239	266	334	519
Men, 16 and over	163	30	57	139	221	211	317	499
Boys, 2 to 15	24	5	16	32	18	55	17	21
Women and girls	380	149	225	289	335	584	893	898
Women, 16 and over	359	144	216	274	313	549	839	845
Girls, 2 to 15	21	4	10	15	22	35	54	53
Children under 2	18	2	7	15	20	17	36	62
Footwear	117	50	73	131	96	141	251	250
Other apparel products and services	123	62	50	88	86	179	257	376
<b>Transportation</b>	3,137	1,278	1,141	2,510	3,345	4,711	6,481	7,976
Vehicle purchases (net outlay)	1,369	562	307	1,038	1,488	2,132	3,299	3,717
Cars and trucks, new	819	244	163	574	804	1,180	2,112	2,668
Cars and trucks, used	549	318	144	464	684	952	1,179	1,049
Other vehicles	1	0	0	0	0	0	8	0
Gasoline and motor oil	586	321	299	527	673	841	953	1,171
Other vehicle expenses	949	304	449	797	1,034	1,398	1,762	2,262
Vehicle finance charges	103	26	38	80	98	155	240	275
Maintenance and repairs	374	123	194	315	385	582	734	804
Vehicle insurance	380	130	186	329	452	532	588	917
Vehicle rental, leases, licenses, other charges	92	26	31	73	99	129	201	266
Public transportation	232	91	85	149	150	339	466	826
<b>Health care</b>	2,124	1,175	1,453	2,396	2,506	2,566	2,395	3,471
Health insurance	923	505	723	1,042	1,021	1,199	1,004	1,155
Medical services	673	333	346	820	915	762	826	1,217
Drugs	412	287	324	445	439	509	434	575
Medical supplies	117	50	60	89	131	96	131	524
<b>Entertainment</b>	679	178	283	469	632	946	1,390	2,153
Fees and admissions	217	43	53	115	177	263	483	958
Television, radios, sound equipment	235	85	136	207	274	318	383	510
Pets, toys, and playground equipment	141	40	68	97	114	266	306	331

See footnotes at end of table.

**Table 30. Consumer units with reference persons age 65 and over by income before taxes:  
Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
Other supplies, equipment, and services	86	11	26	49	67	99	218	354
<b>Personal care products and services</b>	256	139	128	240	323	353	500	491
<b>Reading</b>	136	57	76	112	153	183	227	311
<b>Education</b>	65	7	9	67	43	133	91	222
<b>Tobacco products and smoking supplies</b>	145	83	122	141	146	199	170	196
<b>Miscellaneous</b>	428	420	273	312	420	538	630	914
<b>Cash contributions</b>	1,002	154	338	612	744	1,092	1,361	4,917
<b>Personal insurance and pensions</b>	785	119	148	348	665	852	1,641	3,995
Life and other personal insurance	289	108	115	245	412	297	299	969
Pensions and Social Security	496	11	33	102	254	555	1,342	3,026
<b>Sources of income and taxes: <sup>1</sup></b>								
<b>Money income before taxes</b>	18,746	3,313	7,370	12,299	17,300	24,334	34,515	68,850
Wages and salaries	3,698	99	170	735	2,115	5,204	9,029	21,642
Self-employment income	868	-383	16	113	202	328	1,451	8,011
Social Security, private and government retirement	10,925	3,113	6,514	10,474	13,027	15,441	17,193	20,436
Interest, dividends, rental income, other property income	2,845	130	302	775	1,443	2,943	6,216	18,008
Unemployment and workers' compensation, veterans' benefits	148	20	103	80	113	137	451	426
Public assistance, supplemental security income, food stamps	178	298	228	63	302	129	63	114
Regular contributions for support	58	6	22	22	74	134	75	159
Other income	26	31	14	35	24	17	38	55
<b>Personal taxes <sup>1</sup></b>	1,029	42	113	289	668	872	1,337	7,243
Federal income taxes	796	27	81	219	467	690	1,011	5,700
State and local income taxes	169	2	7	26	131	134	192	1,282
Other taxes	64	13	24	43	70	48	134	261
<b>Income after taxes <sup>1</sup></b>	17,717	3,271	7,257	12,010	16,631	23,462	33,179	61,607
Net change in total assets	681	633	153	-1,069	-787	1,443	777	7,040
Net change in total liabilities	327	53	194	51	827	21	1,132	852
<b>Addenda:</b>								

**Table 30. Consumer units with reference persons age 65 and over by income before taxes: Average annual expenditures, Consumer Expenditure Survey, 1988-89- Continued**

Item	Complete reporting of income <sup>1</sup>							
	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 and over
<b>Other financial information</b>								
Other money receipts	684	569	143	156	758	304	424	4,418
Mortgage principal paid on owned property	-180	-62	-114	-111	-203	-229	-377	-424
Estimated market value of owned home	64,747	34,496	40,264	52,404	65,397	77,042	96,574	161,975
Estimated monthly rental value of owned home	382	197	270	326	426	451	548	784
<b>Gifts of:</b>	786	495	370	634	764	1,261	942	2,139
Clothing, males 2 and over	63	9	34	54	86	110	65	149
Clothing, females 2 and over	69	11	51	43	67	107	100	211
Clothing, infants less than 2	16	2	7	15	18	16	30	55
Jewelry and watches	11	1	2	7	9	29	38	16
Small appliances and miscellaneous housewares	14	3	6	20	8	12	13	60
Household textiles	11	2	6	11	10	17	27	20
All other gifts	602	467	264	484	566	970	669	1,628

<sup>1</sup> 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