

**Table 30. Consumer units with reference person age 65 and over by income before taxes:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1991-92**

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)	18,603	932	5,070	3,641	2,583	3,172	1,396	693	579	537
<b>Consumer unit characteristics:</b>										
<b>Income before taxes</b> <sup>1</sup>	\$20,460	\$3,175	\$7,579	\$12,439	\$17,458	\$24,419	\$34,274	\$44,278	\$58,050	\$110,313
<b>Income after taxes</b> <sup>1</sup>	19,077	2,538	7,445	12,243	16,904	22,482	31,966	41,974	53,690	93,877
<b>Age of reference person</b>	74.2	75.9	75.6	75.1	74.1	73.2	71.8	72.4	71.0	71.8
<b>Average number in consumer unit:</b>										
Persons	1.7	1.3	1.3	1.6	1.8	1.9	2.2	2.3	2.5	2.5
Children under 18	0.1	0.1	0.0	0.0	0.1	0.0	0.1	0.1	0.2	0.2
Persons 65 and over	1.4	1.1	1.1	1.4	1.5	1.5	1.6	1.6	1.6	1.6
Earners	0.4	0.2	0.2	0.3	0.4	0.5	0.8	0.9	1.2	1.2
Vehicles	1.5	0.6	0.8	1.3	1.6	1.9	2.3	2.2	2.5	3.0
<b>Percent distribution:</b>										
<b>Sex of reference person:</b>										
Male	55	20	33	52	65	71	79	71	86	84
Female	45	80	67	48	35	29	21	29	14	16
<b>Housing tenure:</b>										
Homeowner	77	52	61	79	82	88	93	83	95	93
With mortgage	14	7	5	11	14	19	23	20	25	41
Without mortgage	63	45	56	69	68	69	70	63	70	52
Renter	23	48	39	21	18	12	7	17	5	7
<b>Race of reference person:</b>										
Black	9	27	14	6	6	4	6	4	3	3
White and other	91	73	86	94	94	96	94	96	97	97
<b>Education of reference person:</b>										
Elementary (1-8)	25	50	35	25	24	18	12	9	6	4
High school (9-12)	46	35	47	51	48	48	45	52	34	23
College	27	12	16	23	27	33	43	39	60	73
Never attended and other	1	3	2	1	0	0	0	0	0	0
<b>At least one vehicle owned</b>	78	45	58	78	86	95	97	95	98	99
<b>Average annual expenditures:</b>										
<b>Food</b>	3,247	2,059	1,930	2,979	3,311	3,879	4,458	5,787	5,419	8,229
Food at home	2,273	1,606	1,575	2,201	2,391	2,682	2,788	3,278	3,434	4,284
Cereals and bakery products	362	265	251	342	382	439	444	518	550	638
Cereals and cereal products	117	102	83	118	126	137	132	165	154	159
Bakery products	245	163	167	224	257	302	312	353	396	480
Meats, poultry, fish, and eggs	588	454	404	617	613	671	692	800	780	1,176

See footnotes at end of table.

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Beef	178	122	118	200	170	212	207	225	217	415
Pork	137	104	102	141	147	170	145	174	143	214
Other meats	80	64	54	81	97	89	92	111	117	135
Poultry	101	86	69	100	100	110	124	151	147	238
Fish and seafood	64	55	40	63	71	62	85	106	122	143
Eggs	28	23	22	32	28	28	38	34	34	32
Dairy products	252	173	191	232	272	292	301	343	372	448
Fresh milk and cream	115	81	98	109	117	129	137	147	141	165
Other dairy products	137	92	93	124	155	163	163	197	232	283
Fruits and vegetables	429	315	298	427	452	502	497	601	645	852
Fresh fruits	136	103	96	129	151	157	142	185	199	313
Fresh vegetables	123	93	88	122	121	140	142	188	199	258
Processed fruits	103	72	64	107	114	133	120	134	135	168
Processed vegetables	68	48	50	69	67	72	93	94	113	112
Other food at home	642	398	432	583	671	779	854	1,016	1,087	1,170
Sugar and other sweets	96	57	65	91	106	111	132	171	140	150
Fats and oils	72	41	51	68	76	93	88	88	113	105
Miscellaneous foods	272	166	185	240	289	335	355	456	461	468
Nonalcoholic beverages	170	130	120	162	175	204	212	242	250	289
Food prep by cu, out-of-town trips	33	4	12	23	26	35	66	59	122	157
Food away from home	975	453	355	778	919	1,197	1,670	2,509	1,985	3,945
<b>Alcoholic beverages</b>	156	93	48	83	161	178	302	396	514	679
<b>Housing</b>	6,552	4,573	4,394	5,933	6,356	7,355	8,468	10,775	10,949	15,913
Shelter	3,163	2,300	2,262	2,732	3,037	3,474	4,065	5,345	4,897	7,831
Owned dwellings	1,960	1,197	1,001	1,706	1,747	2,452	3,163	2,944	3,902	5,685
Mortgage interest and charges	448	562	83	277	305	539	932	859	1,041	2,592
Property taxes	806	425	440	749	792	968	1,250	1,240	1,623	1,815
Maintenance, repairs, insurance, other expenses	706	210	478	679	650	945	982	845	1,237	1,278
Rented dwellings	953	1,061	1,203	938	1,053	762	377	1,533	380	509
Other lodging	251	41	57	89	238	260	525	868	615	1,637
Utilities, fuels, and public services	1,770	1,312	1,382	1,685	1,812	1,926	2,172	2,319	2,394	3,243
Natural gas	249	202	210	242	251	260	261	278	365	469
Electricity	715	504	532	689	728	798	966	959	932	1,245
Fuel oil and other fuels	144	89	129	142	134	170	149	191	176	203
Telephone services	434	366	351	405	456	446	494	593	566	849
Water and other public services	227	151	160	208	244	252	302	297	355	477
Household operations	418	228	246	532	341	374	386	727	464	1,858
Personal services	142	103	87	300	84	89	61	178	49	524
Other household expenses	275	126	159	232	257	284	325	549	415	1,334
Housekeeping supplies	424	257	226	370	462	539	618	692	995	730
Laundry and cleaning supplies	94	54	65	93	89	108	116	159	202	172
Other household products	195	91	93	162	243	227	306	315	591	263

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Postage and stationery	135	111	67	115	129	204	196	219	203	296
Household furnishings and equipment	778	476	279	613	705	1,042	1,228	1,692	2,198	2,251
Household textiles	81	12	36	66	90	109	173	134	106	224
Furniture	133	76	53	103	135	136	255	251	384	436
Floor coverings	66	135	14	31	39	83	50	121	536	106
Major appliances	133	79	64	148	113	173	149	160	247	416
Small appliances, miscellaneous housewares	64	20	20	43	66	56	146	290	158	153
Miscellaneous household equipment	302	154	94	222	262	485	455	735	767	916
<b>Apparel and services</b>	982	346	512	774	898	1,138	1,680	2,055	1,939	3,905
Men and boys	199	111	74	148	149	205	367	761	526	720
Men, 16 and over	173	94	57	132	139	178	335	700	508	481
Boys, 2 to 15	25	17	17	17	10	27	32	61	18	240
Women and girls	470	149	306	375	373	576	789	778	983	1,661
Women, 16 and over	448	147	293	364	358	541	748	725	922	1,603
Girls, 2 to 15	22	2	13	11	15	35	42	53	60	58
Children under 2	23	11	13	12	22	31	27	72	44	88
Footwear	163	13	71	159	258	173	209	184	119	875
Other apparel products and services	127	62	48	80	96	154	287	260	267	561
<b>Transportation</b>	3,097	870	1,258	2,382	2,939	3,946	4,877	8,107	7,049	9,642
Vehicle purchases (net outlay)	1,116	56	330	904	812	1,416	1,667	4,458	3,454	3,259
Cars and trucks, new	675	0	132	434	357	645	1,413	3,524	2,521	2,743
Cars and trucks, used	437	56	197	470	455	761	254	934	870	516
Other vehicles	2	4	0	0	0	0	10	0	0	63
Gasoline and motor oil	616	288	328	493	675	800	945	1,065	1,091	1,413
Other vehicle expenses	1,117	473	480	871	1,218	1,432	1,855	2,067	2,006	3,555
Vehicle finance charges	80	12	20	55	108	121	170	165	138	164
Maintenance and repairs	434	246	190	344	457	571	697	891	727	1,202
Vehicle insurance	450	163	228	386	478	556	747	719	860	1,152
Vehicle rental, leases, licenses, other charges	153	51	42	85	175	184	241	291	281	1,037
Public transportation	248	54	120	116	234	298	410	516	497	1,415
<b>Health care</b>	2,389	1,862	1,689	2,261	2,638	2,932	2,753	3,102	3,354	3,447
Health insurance	1,194	653	859	1,146	1,337	1,450	1,409	1,665	1,563	1,866
Medical services	580	776	359	428	622	759	785	780	952	911
Drugs	501	344	411	529	561	591	460	489	675	521
Medical supplies	114	89	59	158	119	132	100	168	164	148
<b>Entertainment</b>	720	243	290	474	808	863	1,247	1,251	1,740	2,912
Fees and admissions	212	43	55	98	189	262	471	439	672	1,125
Television, radios, sound equipment	263	130	151	207	271	331	374	417	453	815
Pets, toys, and playground equipment	143	46	69	101	142	177	214	284	393	479
Other supplies, equipment, and services	102	24	14	67	206	94	188	112	221	494
<b>Personal care products and services</b>	330	159	180	299	317	395	500	652	608	1,001

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<b>Reading</b>	148	63	73	121	152	202	202	268	334	354
<b>Education</b>	60	2	11	24	17	111	98	170	117	475
<b>Tobacco products and smoking supplies</b>	149	78	111	139	155	156	194	274	331	173
<b>Miscellaneous</b>	543	514	296	321	557	634	698	924	854	2,658
<b>Cash contributions</b>	1,270	375	387	1,239	840	1,599	1,435	1,498	2,618	9,325
<b>Personal insurance and pensions</b>	770	143	161	229	419	855	1,293	1,908	3,677	6,507
Life and other personal insurance	252	122	133	156	189	318	284	405	897	1,182
Pensions and Social Security	518	21	27	73	230	537	1,010	1,503	2,780	5,325
<b>Sources of income and taxes: <sup>1</sup></b>										
<b>Money income before taxes</b>	20,460	3,175	7,579	12,439	17,458	24,419	34,274	44,278	58,050	110,313
Wages and salaries	3,999	111	154	609	1,864	3,706	7,909	13,275	26,474	35,676
Self-employment income	848	-496	11	52	107	810	1,211	1,000	1,631	18,267
Social Security, private and government retirement	12,461	3,103	6,812	10,803	13,744	16,499	19,329	21,321	20,524	25,250
Interest, dividends, rental income, other property income	2,611	61	192	681	1,343	2,847	5,095	7,766	8,781	27,915
Unemployment and workers' compensation, veterans' benefits	130	21	35	34	69	284	411	271	252	199
Public assistance, supplemental security income, food stamps	183	296	315	126	154	49	131	304	21	195
Regular contributions for support	157	11	11	110	96	138	107	192	46	2,705
Other income	72	69	50	24	81	85	82	150	322	106
<b>Personal taxes <sup>1</sup></b>	1,383	637	134	197	555	1,937	2,308	2,304	4,360	16,435
Federal income taxes	1,005	543	68	55	390	1,304	1,749	1,675	3,413	12,880
State and local income taxes	208	73	7	5	53	382	307	438	510	2,565
Other taxes	170	22	58	136	112	251	252	191	436	990
<b>Income after taxes <sup>1</sup></b>	19,077	2,538	7,445	12,243	16,904	22,482	31,966	41,974	53,690	93,877
<b>Addenda:</b>										
<b>Net change in total assets and liabilities</b>	191	387	52	386	-5,110	1,255	2,769	-1,101	419	13,794
Net change in total assets	331	-14	-57	455	-4,866	1,142	2,566	-464	2,242	17,104
Net change in total liabilities	139	-402	-109	69	245	-112	-203	637	1,822	3,311
<b>Other financial information</b>										

See footnotes at end of table.

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Other money receipts	303	395	47	236	265	747	126	988	216	236
Mortgage principal paid on owned property	-268	-78	-54	-162	-191	-286	-447	-601	-716	-2,213
Estimated market value of owned home	73,052	29,463	39,502	65,794	67,763	89,759	116,844	113,708	139,683	203,219
Estimated monthly rental value of owned home	451	216	275	415	462	529	657	712	778	1,038
<b>Gifts of goods and services</b>	796	843	418	447	665	886	1,439	1,762	1,768	3,108
Food	57	14	14	42	50	48	207	127	105	210
Housing	216	228	116	123	218	240	298	580	601	603
Housekeeping supplies	38	73	11	26	41	54	47	73	102	81
Household textiles	10	0	6	8	16	8	35	13	9	12
Appliances and miscellaneous housewares	27	4	4	20	19	37	44	146	88	79
Major appliances	7	0	1	4	3	18	7	13	38	17
Small appliances and miscellaneous housewares	20	4	3	16	16	18	37	133	50	62
Miscellaneous household equipment	67	58	16	35	56	89	92	269	281	174
Other housing	74	93	80	34	87	52	80	80	121	258
Apparel and services	207	39	99	128	208	255	338	520	493	904
Males, 2 and over	69	24	34	58	51	67	152	165	175	268
Females, 2 and over	87	4	46	35	106	120	117	233	211	374
Children under 2	21	11	13	12	19	31	24	30	44	88
Other apparel products and services	30	0	7	24	32	38	45	92	64	175
Jewelry and watches	13	0	4	10	12	13	30	34	42	42
All other apparel products and services	17	0	3	14	19	25	15	58	21	133
Transportation	48	2	17	8	15	67	196	83	103	267
Health care	52	418	46	30	12	16	89	8	36	19
Entertainment	51	23	19	28	54	61	86	93	151	238
Toys, games, hobbies, and tricycles	20	4	6	10	20	30	43	35	77	53
Other entertainment	31	19	13	19	34	31	43	59	75	185
Education	32	0	7	9	4	82	26	26	37	357
All other gifts	132	119	99	78	105	117	199	325	241	508

<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