

**Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002**

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) ....	18,013	586	2,588	3,469	2,601	3,381	1,924	1,130	1,127	1,208
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$28,638	\$2,335	\$7,908	\$12,405	\$17,410	\$24,259	\$34,404	\$44,719	\$58,683	\$116,596
Income after taxes <sup>1</sup> .....	27,563	2,215	7,847	12,340	17,183	23,756	33,835	43,254	55,779	107,824
Age of reference person .....	74.9	76.2	75.9	76.9	75.5	74.8	73.4	73.0	72.2	71.6
Average number in consumer unit:										
Persons .....	1.7	1.3	1.2	1.4	1.6	1.8	2.0	2.0	2.2	2.4
Children under 18 .....	.1	( <sup>2</sup> )	.0	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	.1	.1
Persons 65 and over .....	1.3	1.2	1.1	1.2	1.4	1.5	1.5	1.5	1.6	1.5
Earners .....	.5	.3	.1	.2	.2	.4	.6	.8	1.0	1.4
Vehicles .....	1.5	1.0	.8	1.1	1.4	1.7	1.9	2.1	2.4	2.6
Percent distribution:										
Sex of reference person:										
Male .....	46	34	24	32	44	53	61	58	64	74
Female .....	54	66	76	68	56	47	39	42	36	26
Housing tenure:										
Homeowner .....	79	65	59	73	81	86	86	92	92	92
With mortgage .....	18	10	10	10	14	21	21	27	29	40
Without mortgage .....	61	55	49	62	67	66	65	65	63	52
Renter .....	21	35	41	27	19	14	14	8	8	8
Race of reference person:										
Black .....	8	21	16	9	5	5	7	4	6	5
White and other .....	92	79	84	91	95	95	93	96	94	95
Education of reference person:										
Elementary (1-8) .....	15	23	27	20	16	12	7	7	3	4
High school (9-12) .....	47	46	53	51	51	47	50	42	37	23
College .....	38	30	19	28	33	40	43	51	59	73
Never attended and other .....	1	1	1	1	1	1	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>4</sup> )
At least one vehicle owned or leased .....	82	61	56	72	88	92	95	97	98	95
Average annual expenditures .....	\$28,648	\$17,650	\$14,654	\$18,941	\$23,402	\$29,121	\$32,807	\$40,246	\$47,626	\$67,821
Food .....	4,037	2,558	2,644	2,772	3,407	4,451	4,437	5,209	6,113	8,434
Food at home .....	2,626	2,139	1,935	2,039	2,316	2,980	2,815	3,166	3,447	4,383
Cereals and bakery products .....	406	347	309	330	374	457	417	477	464	679
Cereals and cereal products .....	130	134	105	111	111	140	132	153	152	212
Bakery products .....	277	213	204	219	263	318	285	324	312	467
Meats, poultry, fish, and eggs .....	670	620	519	518	587	784	703	775	770	1,139
Beef .....	195	166	156	127	158	266	229	202	192	328
Pork .....	152	141	120	123	154	183	148	168	165	212
Other meats .....	85	48	69	70	76	93	86	103	109	138
Poultry .....	112	150	78	96	97	123	96	132	149	199
Fish and seafood .....	95	80	69	72	74	85	115	139	116	224
Eggs .....	31	34	27	30	28	35	29	32	39	38
Dairy products .....	281	191	201	211	256	321	321	340	383	445
Fresh milk and cream .....	115	90	89	95	108	131	125	132	149	160
Other dairy products .....	165	101	112	116	148	190	196	208	234	285
Fruits and vegetables .....	516	409	364	415	429	585	558	624	755	847
Fresh fruits .....	170	134	122	134	141	194	181	199	251	290
Fresh vegetables .....	159	130	109	131	131	175	182	204	219	265
Processed fruits .....	109	75	75	89	94	131	117	125	146	171
Processed vegetables .....	78	71	57	60	64	85	78	96	138	121

See footnotes at end of table.

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Other food at home .....	\$753	\$572	\$542	\$565	\$669	\$833	\$816	\$951	\$1,075	\$1,273
Sugar and other sweets .....	109	68	85	80	102	119	114	145	137	187
Fats and oils .....	79	65	73	62	64	86	78	90	134	112
Miscellaneous foods .....	345	273	227	268	310	375	399	425	500	580
Nonalcoholic beverages .....	186	148	147	143	179	210	189	212	254	286
Food prepared by consumer unit on out-of-town trips .....	34	<sup>5</sup> 19	10	13	15	43	36	80	50	108
Food away from home .....	1,411	420	709	733	1,092	1,471	1,622	2,043	2,666	4,051
Alcoholic beverages .....	243	77	109	122	184	175	313	357	556	859
Housing .....	9,222	6,435	5,704	6,871	7,751	9,439	10,531	11,891	13,266	19,262
Shelter .....	4,753	3,345	3,003	3,580	4,079	4,752	5,069	5,879	6,718	10,618
Owned dwellings .....	3,132	1,720	1,394	2,001	2,573	3,358	3,343	4,326	5,123	8,050
Mortgage interest and charges .....	859	482	323	426	556	851	902	1,181	1,599	3,047
Property taxes .....	1,184	721	618	875	1,055	1,204	1,273	1,431	1,738	2,837
Maintenance, repairs, insurance, other expenses .....	1,089	516	453	700	962	1,303	1,168	1,714	1,786	2,166
Rented dwellings .....	1,231	1,361	1,564	1,428	1,305	1,059	1,166	898	803	1,031
Other lodging .....	390	264	45	152	200	335	560	655	792	1,537
Utilities, fuels, and public services .....	2,401	1,896	1,651	2,016	2,228	2,544	2,691	2,838	3,192	3,727
Natural gas .....	370	280	225	343	358	389	444	424	445	527
Electricity .....	899	713	640	751	835	967	1,018	1,053	1,198	1,311
Fuel oil and other fuels .....	134	<sup>5</sup> 151	121	119	156	157	99	109	109	196
Telephone services .....	671	525	472	533	585	676	769	846	1,000	1,116
Water and other public services .....	327	227	193	270	294	354	362	406	440	578
Household operations .....	633	430	268	460	382	607	1,002	1,120	767	1,452
Personal services .....	197	<sup>5</sup> 190	<sup>5</sup> 50	185	<sup>5</sup> 59	157	553	<sup>5</sup> 501	<sup>5</sup> 87	<sup>5</sup> 205
Other household expenses .....	436	240	218	275	323	450	449	618	680	1,247
Housekeeping supplies .....	501	383	352	310	414	525	641	669	886	892
Laundry and cleaning supplies .....	114	103	100	75	106	124	115	159	198	139
Other household products .....	236	141	166	150	187	223	334	300	429	484
Postage and stationery .....	150	138	86	85	121	178	192	210	259	270
Household furnishings and equipment .....	933	382	431	504	647	1,011	1,127	1,385	1,704	2,572
Household textiles .....	97	<sup>5</sup> 36	47	50	71	106	110	111	218	283
Furniture .....	186	<sup>5</sup> 14	78	99	118	234	240	282	268	514
Floor coverings .....	34	52	<sup>5</sup> 9	31	32	37	47	53	35	67
Major appliances .....	143	86	66	106	90	191	136	161	247	332
Small appliances, miscellaneous housewares .....	70	<sup>5</sup> 27	37	47	66	55	108	79	115	175
Miscellaneous household equipment .....	404	218	194	172	269	387	486	700	820	1,201
Apparel and services .....	990	843	677	518	832	838	1,129	1,253	1,705	2,962
Men and boys .....	219	198	135	112	176	185	239	284	486	629
Men, 16 and over .....	193	<sup>5</sup> 175	127	88	160	157	214	255	445	553
Boys, 2 to 15 .....	26	<sup>5</sup> 23	8	24	16	28	25	29	40	76
Women and girls .....	450	324	321	235	383	374	545	619	704	1,328
Women, 16 and over .....	417	301	297	224	348	343	465	598	668	1,268
Girls, 2 to 15 .....	33	<sup>5</sup> 22	<sup>5</sup> 24	11	36	31	80	22	36	60
Children under 2 .....	20	<sup>5</sup> 5	8	6	14	26	26	45	44	41
Footwear .....	162	<sup>5</sup> 235	147	100	140	130	164	129	289	450
Other apparel products and services .....	138	81	66	65	119	124	154	176	183	513
Transportation .....	4,590	2,575	1,583	2,864	3,735	4,646	5,819	7,753	9,066	9,569
Vehicle purchases (net outlay) .....	1,923	<sup>5</sup> 995	592	1,256	1,642	1,910	2,532	3,840	3,892	3,178
Cars and trucks, new .....	1,077	<sup>5</sup> 472	<sup>5</sup> 296	618	1,152	1,057	1,267	2,726	1,653	1,867
Cars and trucks, used .....	837	<sup>5</sup> 522	296	611	490	853	1,266	1,114	2,184	1,310
Other vehicles .....	<sup>5</sup> 9	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 27	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 55	( <sup>4</sup> )
Gasoline and motor oil .....	765	529	308	477	651	851	1,015	1,093	1,351	1,438

See footnotes at end of table.

**Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued**

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Other vehicle expenses .....	\$1,574	\$801	\$581	\$957	\$1,253	\$1,594	\$1,949	\$2,390	\$3,011	\$3,775
Vehicle finance charges .....	147	<sup>5</sup> 49	39	58	105	129	260	216	390	352
Maintenance and repairs .....	493	212	201	329	423	532	579	753	892	1,011
Vehicle insurance .....	659	434	272	445	559	716	836	1,041	1,091	1,224
Vehicle rental, leases, licenses, other charges .....	275	107	69	125	167	217	274	380	638	1,187
Public transportation .....	329	250	102	174	190	291	323	431	811	1,179
Health care .....	3,617	2,413	1,926	2,749	3,695	4,058	4,263	4,735	5,156	5,423
Health insurance .....	1,837	1,254	1,066	1,427	1,938	2,087	2,108	2,427	2,406	2,511
Medical services .....	667	348	249	357	555	635	977	1,033	1,373	1,435
Drugs .....	953	660	547	833	1,060	1,145	1,002	1,027	1,172	1,217
Medical supplies .....	160	151	64	132	142	191	176	248	205	261
Entertainment .....	1,099	616	444	692	778	1,100	1,308	1,727	2,092	2,761
Fees and admissions .....	309	152	71	152	170	280	345	496	693	1,127
Television, radios, sound equipment .....	446	336	267	330	375	457	557	611	668	809
Pets, toys, and playground equipment .....	201	72	78	127	158	200	260	443	338	398
Other entertainment supplies, equipment, and services .....	143	56	28	83	74	163	146	176	393	427
Personal care products and services .....	442	283	272	296	369	480	504	657	758	780
Reading .....	152	104	57	105	125	172	161	210	276	334
Education .....	201	<sup>5</sup> 150	<sup>5</sup> 25	64	61	172	242	422	210	1,118
Tobacco products and smoking supplies .....	161	101	123	113	158	190	184	203	154	268
Miscellaneous .....	713	591	301	407	482	819	599	824	1,335	2,267
Cash contributions .....	1,773	608	624	894	1,212	1,800	1,929	2,400	3,414	6,089
Personal insurance and pensions .....	1,408	296	165	474	612	780	1,389	2,605	3,525	7,694
Life and other personal insurance .....	421	218	142	258	429	388	455	595	764	1,124
Pensions and Social Security .....	987	79	23	216	183	392	934	2,010	2,761	6,570
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	28,638	2,335	7,908	12,405	17,410	24,259	34,404	44,719	58,683	116,596
Wages and salaries .....	7,605	339	158	380	998	2,808	8,329	13,225	21,287	56,312
Self-employment income .....	1,048	-1,102	30	83	141	394	506	1,190	1,965	10,704
Social Security, private and government retirement .....	17,479	2,663	7,031	11,285	15,294	19,403	22,836	25,322	31,395	35,305
Interest, dividends, rental income, other property income .....	1,789	106	88	261	452	1,258	2,093	4,165	3,292	10,895
Unemployment and workers' compensation, veterans' benefits .....	77	( <sup>4</sup> )	<sup>5</sup> 14	57	<sup>5</sup> 68	65	135	216	251	124
Public assistance, supplemental security income, food stamps .....	337	218	512	316	377	196	367	169	367	462
Regular contributions for support .....	174	<sup>5</sup> 29	14	42	63	87	<sup>5</sup> 125	<sup>5</sup> 400	<sup>5</sup> 107	1,383
Other income .....	128	<sup>5</sup> 82	60	31	<sup>5</sup> 18	49	<sup>5</sup> 13	<sup>5</sup> 32	<sup>5</sup> 20	<sup>5</sup> 1,411
Personal taxes .....	1,075	120	61	65	227	503	569	1,465	2,904	8,772
Federal income taxes .....	773	3	1	29	95	289	265	1,025	2,188	7,013
State and local income taxes .....	143	10	2	14	8	49	91	177	345	1,292
Other taxes .....	159	106	58	22	125	165	213	263	371	468
Income after taxes .....	27,563	2,215	7,847	12,340	17,183	23,756	33,835	43,254	55,779	107,824

See footnotes at end of table.

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Addenda:										
Net change in total assets and liabilities .....	- \$2,257	\$1,093	\$189	- \$591	- \$1,546	- \$2,436	- \$1,042	- \$4,963	- \$10,522	- \$6,626
Net change in total assets .....	-307	2,944	418	-201	-387	823	2,564	-2,049	-6,101	-4,266
Net change in total liabilities .....	1,950	1,851	230	390	1,159	3,258	3,607	2,913	4,421	2,359
Other financial information:										
Other money receipts .....	557	<sup>5</sup> 203	83	271	660	415	344	1,538	1,558	1,230
Mortgage principal paid on owned property .....	-654	-261	-253	-466	-315	-645	-592	-1,057	-1,186	-2,230
Estimated market value of owned home ...	111,947	68,410	67,714	81,392	94,238	111,390	113,499	145,248	174,518	263,272
Estimated monthly rental value of owned home .....	731	511	428	596	666	789	805	926	1,002	1,294
Gifts of goods and services .....	905	452	372	395	552	890	1,023	1,521	1,762	3,087
Food .....	47	<sup>5</sup> 45	9	22	66	30	73	37	67	164
Alcoholic beverages .....	10	( <sup>4</sup> )	<sup>5</sup> 7	5	<sup>5</sup> 9	12	7	<sup>5</sup> 10	14	40
Housing .....	228	150	112	157	185	176	321	295	398	632
Housekeeping supplies .....	42	<sup>5</sup> 1	18	23	31	44	65	49	126	60
Household textiles .....	17	<sup>5</sup> 1	( <sup>3</sup> )	<sup>5</sup> 4	<sup>5</sup> 6	15	<sup>5</sup> 21	<sup>5</sup> 13	<sup>5</sup> 41	114
Appliances and miscellaneous housewares .....	23	<sup>5</sup> 12	<sup>5</sup> 8	<sup>5</sup> 15	23	19	43	<sup>5</sup> 24	36	60
Major appliances .....	5	( <sup>4</sup> )	( <sup>4</sup> )	<sup>5</sup> 1	<sup>5</sup> 3	5	<sup>5</sup> 6	<sup>5</sup> 7	<sup>5</sup> 11	<sup>5</sup> 31
Small appliances and miscellaneous housewares .....	18	<sup>5</sup> 12	<sup>5</sup> 8	<sup>5</sup> 14	20	14	37	<sup>5</sup> 18	<sup>5</sup> 25	29
Miscellaneous household equipment .....	54	<sup>5</sup> 21	19	22	53	46	53	116	113	149
Other housing .....	92	66	67	93	72	51	139	92	84	251
Apparel and services .....	205	127	111	76	188	260	176	252	295	658
Males, 2 and over .....	76	<sup>5</sup> 50	47	30	65	89	78	127	100	196
Females, 2 and over .....	78	<sup>5</sup> 67	35	22	77	103	55	53	115	321
Children under 2 .....	19	<sup>5</sup> 5	8	6	13	25	21	44	39	40
Other apparel products and services .....	33	<sup>5</sup> 5	<sup>5</sup> 22	18	32	43	22	27	42	101
Jewelry and watches .....	11	<sup>5</sup> 3	<sup>5</sup> 2	5	11	8	11	24	20	33
All other apparel products and services .....	22	<sup>5</sup> 2	<sup>5</sup> 19	<sup>5</sup> 13	<sup>5</sup> 22	35	<sup>5</sup> 11	<sup>5</sup> 3	<sup>5</sup> 21	<sup>5</sup> 68
Transportation .....	56	<sup>5</sup> 9	31	7	9	83	28	57	304	118
Health care .....	49	<sup>5</sup> 2	<sup>5</sup> 13	<sup>5</sup> 18	<sup>5</sup> 13	18	<sup>5</sup> 17	<sup>5</sup> 103	273	194
Entertainment .....	60	<sup>5</sup> 1	35	37	29	54	67	125	89	165
Toys, games, hobbies, and tricycles .....	28	<sup>5</sup> 15	6	19	13	32	30	81	54	49
Other entertainment .....	32	<sup>5</sup> 36	29	19	16	22	37	44	35	116
Personal care products and services .....	17	<sup>5</sup> 2	18	8	8	17	28	34	<sup>5</sup> 40	<sup>5</sup> 5
Reading .....	3	<sup>5</sup> 1	1	1	1	5	3	3	6	10
Education .....	124	<sup>5</sup> 9	<sup>5</sup> 9	20	14	142	147	380	95	670
All other gifts .....	106	53	26	44	28	94	154	224	182	432

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> No data reported.

<sup>5</sup> Data are likely to have large sampling errors.

n.a. Not applicable.