

**Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

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) ....	18,920	682	2,518	3,542	2,639	3,554	2,022	1,232	1,335	1,396
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$30,085	\$1,514	\$8,007	\$12,493	\$17,418	\$24,293	\$34,625	\$44,708	\$58,741	\$120,302
Income after taxes <sup>1</sup> .....	28,615	1,293	7,945	12,393	17,243	21,606	34,055	43,547	56,346	112,172
Age of reference person .....	75.0	76.5	76.4	76.6	75.3	75.3	73.7	73.5	72.1	71.6
Average number in consumer unit:										
Persons .....	1.7	1.3	1.2	1.3	1.6	1.8	2.0	2.0	2.2	2.3
Children under 18 .....	.1	( <sup>2</sup> )	.1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1	.1	.1
Persons 65 and over .....	1.4	1.2	1.1	1.1	1.4	1.5	1.5	1.5	1.6	1.6
Earners .....	.5	.3	.1	.2	.3	.4	.6	.8	1.0	1.3
Vehicles .....	1.6	.9	.7	1.1	1.4	1.7	2.0	2.1	2.4	2.5
Percent distribution:										
Sex of reference person:										
Male .....	46	36	25	30	41	53	61	60	66	73
Female .....	54	64	75	70	59	47	39	40	34	27
Housing tenure:										
Homeowner .....	80	63	58	71	83	85	88	92	93	93
With mortgage .....	18	9	8	10	13	20	20	29	34	40
Without mortgage .....	62	54	51	61	69	66	68	63	59	53
Renter .....	20	37	42	29	17	15	12	8	7	7
Race of reference person:										
Black or African American .....	9	16	18	10	7	7	7	6	6	4
White, Asian, and All Other Races .....	91	84	82	90	93	93	93	94	94	96
Education of reference person:										
Elementary (1-8) .....	15	27	26	20	18	12	8	6	4	3
High school (9-12) .....	46	39	51	53	52	46	45	43	35	24
College .....	39	32	21	27	30	41	47	51	61	73
Never attended and other .....	1	2	1	1	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )
At least one vehicle owned or leased .....	83	58	54	72	88	91	97	97	97	95
Average annual expenditures .....	\$29,894	\$18,263	\$13,825	\$18,884	\$23,659	\$30,136	\$35,231	\$38,874	\$47,614	\$72,451
Food .....	4,047	3,243	2,355	2,780	3,357	4,290	4,722	5,319	6,150	7,961
Food at home .....	2,647	2,224	1,768	2,102	2,288	2,817	3,047	3,265	3,495	4,435
Cereals and bakery products .....	400	382	292	324	373	425	428	487	483	624
Cereals and cereal products .....	124	155	100	107	113	132	131	147	129	178
Bakery products .....	276	227	193	216	260	294	298	340	354	447
Meats, poultry, fish, and eggs .....	661	577	465	523	548	711	718	808	799	1,257
Beef .....	179	158	122	123	130	183	216	284	201	374
Pork .....	155	118	110	117	135	209	169	150	169	229
Other meats .....	86	41	59	74	82	87	85	101	139	140
Poultry .....	107	143	73	97	95	112	96	114	119	203
Fish and seafood .....	100	92	70	79	74	82	117	123	135	270
Eggs .....	34	26	30	33	32	37	36	36	37	41
Dairy products .....	286	219	182	226	253	309	346	379	376	425
Fresh milk and cream .....	113	93	79	97	111	122	131	132	147	141
Other dairy products .....	173	126	103	129	142	188	215	246	230	284
Fruits and vegetables .....	520	410	341	428	458	560	601	576	690	891
Fresh fruits .....	170	122	107	131	151	184	205	192	218	311
Fresh vegetables .....	169	124	108	142	141	185	197	191	218	297
Processed fruits .....	102	89	66	88	97	112	111	113	137	145
Processed vegetables .....	79	75	60	66	69	79	87	81	116	137

See footnotes at end of table.

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Other food at home .....	\$779	\$636	\$488	\$602	\$657	\$812	\$954	\$1,015	\$1,146	\$1,238
Sugar and other sweets .....	108	70	66	89	100	110	124	155	133	175
Fats and oils .....	82	54	61	68	66	85	101	93	123	120
Miscellaneous foods .....	366	325	223	283	310	374	446	470	600	568
Nonalcoholic beverages .....	190	172	130	147	167	211	240	230	229	271
Food prepared by consumer unit on out-of-town trips .....	34	415	9	16	14	32	42	68	61	105
Food away from home .....	1,400	1,019	588	677	1,069	1,473	1,675	2,054	2,655	3,526
Alcoholic beverages .....	239	79	98	100	143	207	274	317	584	880
Housing .....	9,581	6,853	5,659	6,942	8,179	9,524	10,933	12,157	13,737	19,397
Shelter .....	5,022	4,023	3,233	3,733	4,337	4,793	5,265	5,748	7,235	10,776
Owned dwellings .....	3,322	1,818	1,503	1,999	2,860	3,304	3,572	4,498	5,489	8,141
Mortgage interest and charges .....	881	379	233	366	521	872	864	1,326	2,005	2,858
Property taxes .....	1,263	830	739	902	1,216	1,226	1,405	1,509	1,822	2,560
Maintenance, repairs, insurance, other expenses .....	1,178	609	531	731	1,123	1,207	1,302	1,663	1,662	2,722
Rented dwellings .....	1,298	1,951	1,673	1,574	1,248	1,185	1,146	683	905	1,118
Other lodging .....	402	254	56	159	228	304	547	566	840	1,518
Utilities, fuels, and public services .....	2,424	1,810	1,641	1,963	2,268	2,501	2,746	2,924	3,178	3,781
Natural gas .....	360	258	248	321	346	371	427	434	414	502
Electricity .....	915	708	654	735	845	954	1,030	1,065	1,208	1,390
Fuel oil and other fuels .....	130	107	100	115	141	145	136	98	121	198
Telephone services .....	686	522	450	536	615	689	757	881	1,011	1,120
Water and other public services .....	333	215	189	256	321	341	398	446	425	570
Household operations .....	633	224	177	435	536	611	881	1,014	828	1,519
Personal services .....	211	415	433	187	250	165	380	4440	491	395
Other household expenses .....	423	209	144	248	287	446	501	575	738	1,124
Housekeeping supplies .....	523	351	296	295	428	554	689	777	862	1,002
Laundry and cleaning supplies .....	112	104	87	72	95	121	122	136	180	185
Other household products .....	257	143	140	133	199	254	348	462	422	535
Postage and stationery .....	154	104	69	90	134	180	219	180	259	282
Household furnishings and equipment .....	978	446	313	516	610	1,065	1,352	1,693	1,634	2,319
Household textiles .....	104	55	64	45	80	134	144	93	237	163
Furniture .....	189	413	49	82	99	232	257	342	339	479
Floor coverings .....	44	424	45	40	25	34	70	84	38	129
Major appliances .....	157	127	69	123	102	161	155	246	277	326
Small appliances, miscellaneous housewares .....	73	31	33	51	54	56	132	73	131	183
Miscellaneous household equipment .....	411	196	94	175	250	449	594	855	612	1,039
Apparel and services .....	997	658	552	610	719	927	1,237	1,107	1,691	2,863
Men and boys .....	205	177	88	124	113	199	291	213	461	526
Men, 16 and over .....	179	4148	77	95	106	178	247	187	415	471
Boys, 2 to 15 .....	26	430	11	29	7	21	44	26	46	55
Women and girls .....	461	213	296	318	320	440	581	534	613	1,328
Women, 16 and over .....	431	191	290	296	310	407	528	515	567	1,216
Girls, 2 to 15 .....	31	422	46	23	10	32	52	19	46	112
Children under 2 .....	19	43	7	7	13	21	29	34	33	40
Footwear .....	170	4153	97	100	173	164	145	141	363	470
Other apparel products and services .....	141	112	64	61	99	103	193	185	221	499
Transportation .....	4,850	2,366	1,281	2,674	3,834	4,967	5,886	6,696	10,116	11,489
Vehicle purchases (net outlay) .....	2,140	4897	4297	1,147	1,609	2,141	2,498	2,834	5,118	5,621
Cars and trucks, new .....	1,387	4467	4154	769	1,036	1,582	1,458	1,532	3,162	3,863
Cars and trucks, used .....	737	4430	142	351	573	559	1,037	1,223	1,956	1,678
Other vehicles .....	417	(5)	(5)	426	(5)	(5)	4	480	(5)	481
Gasoline and motor oil .....	793	482	314	470	683	862	1,043	1,135	1,377	1,433

See footnotes at end of table.

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Other vehicle expenses .....	\$1,600	\$781	\$568	\$906	\$1,363	\$1,636	\$1,989	\$2,279	\$3,011	\$3,467
Vehicle finance charges .....	147	456	38	62	100	136	260	219	304	349
Maintenance and repairs .....	499	172	191	291	510	526	607	682	931	921
Vehicle insurance .....	675	383	272	431	589	742	853	983	1,101	1,214
Vehicle rental, leases, licenses, other charges .....	279	170	68	122	164	232	270	395	675	984
Public transportation .....	317	206	103	150	178	328	356	447	610	968
Health care .....	3,784	2,378	1,952	2,884	3,632	4,432	4,482	4,722	4,928	5,782
Health insurance .....	1,972	1,293	1,163	1,560	1,991	2,275	2,242	2,542	2,460	2,643
Medical services .....	671	312	187	417	461	718	1,008	951	988	1,594
Drugs .....	975	618	549	775	1,041	1,208	1,050	1,055	1,276	1,268
Medical supplies .....	166	154	53	132	138	232	183	173	204	277
Entertainment .....	1,370	588	440	662	835	1,604	2,262	1,913	2,252	3,030
Fees and admissions .....	320	147	63	129	143	290	392	486	705	1,146
Television, radios, sound equipment .....	484	333	259	369	411	492	590	626	738	856
Pets, toys, and playground equipment .....	291	68	107	134	179	557	273	443	403	413
Other entertainment supplies, equipment, and services .....	276	40	11	31	102	265	1,006	358	406	615
Personal care products and services .....	458	303	233	315	417	474	519	595	762	866
Reading .....	150	69	58	98	113	170	171	209	255	328
Education .....	188	4170	419	48	59	126	200	336	369	958
Tobacco products and smoking supplies .....	167	116	117	122	158	177	189	226	187	280
Miscellaneous .....	633	403	339	366	516	840	660	687	937	1,293
Cash contributions .....	1,991	662	537	818	1,208	1,686	2,397	2,140	2,517	9,278
Personal insurance and pensions .....	1,440	377	185	466	490	712	1,299	2,450	3,130	8,046
Life and other personal insurance .....	423	162	160	248	324	368	464	529	650	1,418
Pensions and Social Security .....	1,018	215	25	218	167	344	835	1,920	2,480	6,628
Sources of income and personal taxes: <sup>1</sup>										
Money income before taxes .....	30,085	1,514	8,007	12,493	17,418	24,293	34,625	44,708	58,741	120,302
Wages and salaries .....	7,849	194	156	490	1,190	2,776	7,832	12,389	19,207	54,797
Self-employment income .....	1,384	-2,239	18	79	44	335	484	1,511	3,056	13,733
Social Security, private and government retirement .....	18,365	3,044	7,141	11,321	15,293	19,538	23,751	26,482	32,062	38,735
Interest, dividends, rental income, other property income .....	1,820	137	141	198	418	1,236	2,020	3,459	3,606	10,478
Unemployment and workers' compensation, veterans' benefits .....	97	42	48	49	60	69	163	417	270	130
Public assistance, supplemental security income, food stamps .....	271	201	433	306	322	220	237	147	4197	181
Regular contributions for support .....	169	412	411	42	73	72	4109	4256	4213	1,256
Other income .....	128	4163	100	48	418	49	429	449	4130	4992
Personal taxes .....	1,470	221	62	101	175	2,688	570	1,160	2,395	8,131
Federal income taxes .....	1,142	68	6	40	37	2,395	230	696	1,717	6,570
State and local income taxes .....	129	11	1	7	2	76	66	126	228	1,096
Other taxes .....	199	141	55	54	136	216	274	338	449	465
Income after taxes .....	28,615	1,293	7,945	12,393	17,243	21,606	34,055	43,547	56,346	112,172

See footnotes at end of table.

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	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
Addenda:										
Net change in total assets and liabilities .....	- \$4,834	\$1,114	- \$23	- \$1,460	- \$4,811	- \$4,984	- \$2,628	- \$7,119	- \$6,357	- \$24,358
Net change in total assets .....	-1,764	960	8	33	-1,695	-1,547	1,658	-2,615	-1,893	-15,621
Net change in total liabilities .....	3,069	-154	30	1,492	3,116	3,437	4,286	4,504	4,464	8,737
Other financial information:										
Other money receipts .....	529	411	118	265	358	174	1,250	974	551	1,954
Mortgage principal paid on owned property .....	-710	-185	-244	-237	-314	-874	-544	-1,119	-1,619	-2,351
Estimated market value of owned home ...	119,812	80,318	69,650	86,391	97,828	122,186	135,395	154,177	183,928	235,680
Estimated monthly rental value of owned home .....	760	553	436	587	663	825	855	931	1,037	1,348
Gifts of goods and services .....	941	417	232	503	515	832	1,298	1,261	1,540	3,491
Food .....	57	112	11	21	44	32	146	35	65	211
Alcoholic beverages .....	10	47	45	44	47	14	11	42	10	45
Housing .....	226	98	66	117	145	203	384	355	329	639
Housekeeping supplies .....	42	440	12	21	28	47	61	60	111	64
Household textiles .....	14	44	41	48	16	15	25	49	435	20
Appliances and miscellaneous housewares .....	27	41	411	413	11	14	64	70	35	77
Major appliances .....	8	(5)	(5)	41	42	3	47	456	49	427
Small appliances and miscellaneous housewares .....	19	41	411	412	49	10	57	414	426	50
Miscellaneous household equipment .....	58	417	10	26	25	64	108	113	79	146
Other housing .....	85	436	32	49	65	64	126	102	69	332
Apparel and services .....	211	108	65	99	116	271	222	193	321	847
Males, 2 and over .....	65	448	34	41	31	82	99	48	93	176
Females, 2 and over .....	90	453	411	28	51	127	59	75	115	495
Children under 2 .....	18	43	7	7	12	20	27	33	33	38
Other apparel products and services .....	38	45	413	22	22	42	36	36	81	139
Jewelry and watches .....	12	41	42	44	49	9	14	33	25	38
All other apparel products and services .....	26	44	411	418	413	33	422	43	456	101
Transportation .....	36	43	41	52	14	11	30	56	164	47
Health care .....	90	412	428	108	470	32	134	91	461	349
Entertainment .....	55	432	16	33	35	53	67	80	97	171
Toys, games, hobbies, and tricycles .....	24	46	45	18	14	29	27	51	54	38
Other entertainment .....	31	425	11	15	21	24	40	29	43	133
Personal care products and services .....	17	410	(3)	21	14	16	413	34	45	412
Reading .....	3	42	1	1	2	4	3	6	7	10
Education .....	131	412	47	12	16	89	146	271	279	771
All other gifts .....	103	23	31	34	52	106	143	138	162	389

<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> Data are likely to have large sampling errors.

<sup>5</sup> No data reported.

n.a. Not applicable.