

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004

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 more
Number of consumer units (in thousands)	21,375	689	2,618	3,701	2,866	3,819	2,351	1,573	1,751	2,007
Consumer unit characteristics:										
Income before taxes ¹	\$33,076	\$1,955	\$8,087	\$12,460	\$17,520	\$24,536	\$34,777	\$44,601	\$58,930	\$119,223
Income after taxes ¹	31,714	1,889	8,013	12,365	17,327	21,488	34,304	43,937	57,671	113,260
Age of reference person	75.2	76.0	77.0	77.3	76.1	75.5	74.1	73.4	72.6	71.8
Average number in consumer unit:										
Persons	1.7	1.4	1.2	1.3	1.6	1.7	1.9	2.0	2.2	2.5
Children under 181	(²)	(²)	(²)	(²)	(²)	.1	.1	.1	.2
Persons 65 and over	1.4	1.2	1.1	1.1	1.3	1.5	1.5	1.5	1.5	1.5
Earners5	.1	.1	.1	.2	.4	.6	.7	.9	1.4
Vehicles	1.5	.8	.7	.9	1.3	1.6	2.0	2.1	2.3	2.5
Percent distribution:										
Sex of reference person:										
Male	46	32	26	28	42	50	57	58	64	68
Female	54	68	74	72	58	50	43	42	36	32
Housing tenure:										
Homeowner	80	61	57	70	82	85	89	91	93	95
With mortgage	18	12	7	9	13	17	20	26	35	38
Without mortgage	62	49	50	60	68	68	69	65	57	57
Renter	20	39	43	30	18	15	11	9	7	5
Race of reference person:										
Black or African-American	9	17	18	10	10	8	7	7	5	6
White, Asian, and All Other Races	91	83	82	90	90	92	93	93	95	94
Education of reference person:										
Elementary (1-8)	13	23	30	18	16	11	7	4	4	3
High school (9-12)	46	43	47	57	54	47	47	42	33	23
College	40	31	22	25	30	41	46	54	63	74
Never attended and other	1	2	1	1	1	(³)	(³)	(⁴)	(³)	(³)
At least one vehicle owned or leased	82	58	54	70	84	90	96	95	97	96
Average annual expenditures	\$30,893	\$18,369	\$13,096	\$17,466	\$22,998	\$28,496	\$33,876	\$39,366	\$47,378	\$74,885
Food	4,115	3,039	2,081	2,649	3,170	3,925	4,598	5,418	6,290	8,282
Food at home	2,683	2,056	1,615	1,998	2,291	2,560	2,980	3,411	3,825	4,502
Cereals and bakery products	394	295	266	304	353	370	422	495	576	601
Cereals and cereal products	119	110	98	108	111	107	126	149	143	153
Bakery products	275	185	168	196	242	263	296	346	434	448
Meats, poultry, fish, and eggs	682	557	424	485	568	655	748	880	997	1,158
Beef	194	178	105	123	151	181	231	310	321	283
Pork	153	139	98	109	126	181	176	169	187	218
Other meats	89	56	52	65	83	77	83	100	134	196
Poultry	105	93	79	90	103	87	111	109	146	177
Fish and seafood	103	60	64	67	69	88	104	151	168	230
Eggs	38	32	27	31	35	40	43	41	41	54
Dairy products	301	229	164	226	245	298	342	409	417	496
Fresh milk and cream	116	96	81	97	106	113	126	139	157	161
Other dairy products	185	133	84	129	139	185	216	270	260	334
Fruits and vegetables	507	398	311	414	452	481	567	585	631	890
Fresh fruits	169	123	100	129	151	160	200	194	201	314
Fresh vegetables	167	138	103	143	139	158	179	183	209	315
Processed fruits	98	79	58	83	91	92	106	123	135	147
Processed vegetables	73	59	51	60	70	70	81	83	86	114

See footnotes at end of table.

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Other food at home	\$799	\$577	\$450	\$569	\$674	\$757	\$901	\$1,043	\$1,204	\$1,358
Sugar and other sweets	105	58	61	82	92	101	115	148	135	177
Fats and oils	79	66	55	64	63	74	94	100	107	112
Miscellaneous foods	387	274	205	273	328	354	424	530	638	652
Nonalcoholic beverages	197	168	122	139	178	202	230	226	258	321
Food prepared by consumer unit on out-of-town trips	31	511	57	11	12	26	38	38	67	95
Food away from home	1,432	983	465	651	879	1,365	1,618	2,008	2,465	3,781
Alcoholic beverages	238	145	87	105	116	214	218	247	427	867
Housing	10,117	7,556	5,413	7,075	8,292	9,565	10,677	11,990	13,975	20,928
Shelter	5,308	4,597	3,098	3,714	4,415	4,852	5,340	5,907	7,345	11,226
Owned dwellings	3,542	2,344	1,390	1,857	2,921	3,250	3,843	4,489	5,538	8,473
Mortgage interest and charges	871	546	173	264	472	796	769	1,220	1,920	2,652
Property taxes	1,396	998	752	857	1,257	1,305	1,472	1,632	1,970	2,957
Maintenance, repairs, insurance, other expenses	1,276	801	465	736	1,193	1,148	1,602	1,637	1,648	2,864
Rented dwellings	1,369	2,114	1,656	1,743	1,343	1,334	1,137	910	963	1,139
Other lodging	396	5139	51	114	152	268	360	507	844	1,614
Utilities, fuels, and public services	2,536	1,812	1,614	1,945	2,307	2,572	2,811	3,017	3,234	4,028
Natural gas	420	292	281	353	376	447	455	496	505	602
Electricity	949	684	625	731	853	955	1,035	1,097	1,202	1,557
Fuel oil and other fuels	152	597	86	121	167	164	200	121	150	236
Telephone services	688	520	443	499	624	688	736	822	949	1,115
Water and other public services	328	220	179	241	288	318	386	481	427	518
Household operations	667	313	181	577	521	682	600	578	921	1,695
Personal services	195	581	565	283	5240	5214	580	526	5213	397
Other household expenses	472	232	117	293	282	468	520	551	708	1,298
Housekeeping supplies	518	348	259	352	435	461	588	787	741	970
Laundry and cleaning supplies	111	95	75	83	99	102	126	115	167	185
Other household products	257	192	112	173	191	225	297	462	331	508
Postage and stationery	150	61	71	96	145	133	164	210	243	278
Household furnishings and equipment	1,089	486	261	487	613	999	1,339	1,702	1,734	3,008
Household textiles	134	38	53	46	80	132	146	170	288	358
Furniture	219	590	45	85	104	168	240	395	324	743
Floor coverings	48	536	56	41	5	22	59	98	129	109
Major appliances	174	582	60	100	148	145	197	285	213	448
Small appliances, miscellaneous housewares	83	26	25	46	54	74	124	112	107	224
Miscellaneous household equipment	430	214	72	169	221	458	573	642	673	1,127
Apparel and services	931	535	488	485	653	784	1,034	1,306	1,431	2,382
Men and boys	194	96	93	75	101	189	231	306	339	475
Men, 16 and over	171	570	74	61	87	176	200	276	295	419
Boys, 2 to 15	24	525	19	14	14	13	31	30	44	56
Women and girls	443	191	245	264	288	380	493	630	623	1,150
Women, 16 and over	414	186	237	237	274	363	454	607	582	1,056
Girls, 2 to 15	28	55	58	28	15	17	39	24	41	94
Children under 2	18	59	54	8	15	15	23	24	24	56
Footwear	143	5142	92	80	170	114	129	131	269	280
Other apparel products and services	133	97	55	58	79	86	158	214	175	421
Transportation	4,954	2,085	1,409	1,941	3,454	4,731	5,724	6,871	10,032	11,857
Vehicle purchases (net outlay)	2,158	5704	5437	625	1,275	2,051	2,421	3,104	5,218	5,475
Cars and trucks, new	1,370	5476	5351	511	522	1,463	1,564	2,042	3,168	3,303
Cars and trucks, used	775	5228	586	113	753	588	854	1,000	2,049	2,090
Other vehicles	513	(4)	(4)	(4)	(3)	(4)	54	562	(4)	582
Gasoline and motor oil	890	438	361	465	737	872	1,107	1,269	1,507	1,680

See footnotes at end of table.

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Other vehicle expenses	\$1,545	\$772	\$535	\$739	\$1,294	\$1,474	\$1,906	\$2,087	\$2,664	\$3,282
Vehicle finance charges	122	⁵ 49	38	44	67	107	173	173	223	323
Maintenance and repairs	488	196	175	214	521	442	632	572	835	1,008
Vehicle insurance	687	361	271	383	560	720	831	994	1,075	1,269
Vehicle rental, leases, licenses, other charges	248	167	51	98	145	206	271	349	532	682
Public transportation	361	170	76	112	148	333	290	412	643	1,420
Health care	3,890	2,377	2,083	2,865	3,530	4,211	4,687	4,448	5,233	6,016
Health insurance	2,094	1,301	1,227	1,614	1,961	2,270	2,450	2,611	2,741	2,845
Medical services	702	461	226	422	504	754	929	707	989	1,583
Drugs	934	509	567	754	920	1,022	1,072	945	1,262	1,296
Medical supplies	160	107	62	75	146	165	236	184	240	292
Entertainment	1,494	571	435	632	811	1,443	2,156	2,309	2,207	3,783
Fees and admissions	344	122	41	97	106	270	363	511	654	1,326
Television, radios, sound equipment	527	339	264	379	441	509	567	658	743	1,020
Pets, toys, hobbies, and playground equipment	270	61	93	129	149	472	264	292	375	479
Other entertainment supplies, equipment, and services	353	49	37	26	115	193	961	848	436	958
Personal care products and services	461	273	195	279	406	449	521	573	757	906
Reading	147	55	53	85	114	147	170	213	224	312
Education	212	⁵ 230	⁵ 18	25	42	109	133	130	511	1,145
Tobacco products and smoking supplies	158	117	112	110	138	166	191	187	208	231
Miscellaneous	611	260	241	254	528	639	747	827	791	1,477
Cash contributions	2,042	747	329	700	1,167	1,434	1,769	2,932	2,249	9,045
Personal insurance and pensions	1,521	380	151	260	579	678	1,251	1,915	3,045	7,653
Life and other personal insurance	393	161	133	182	321	302	493	518	611	1,067
Pensions and Social Security	1,129	⁵ 220	18	78	258	376	758	1,397	2,434	6,586
Sources of income and personal taxes: ¹										
Money income before taxes	33,076	1,955	8,087	12,460	17,520	24,536	34,777	44,601	58,930	119,223
Wages and salaries	9,070	⁵ 113	140	425	1,360	2,964	6,982	11,832	18,598	54,316
Self-employment income	1,924	⁵ -1,491	⁵ -4	⁵ 35	45	338	698	1,571	3,587	15,051
Social Security, private and government retirement	19,251	2,797	7,138	11,391	15,198	19,433	24,411	27,372	31,889	37,189
Interest, dividends, rental income, other property income	2,333	97	180	251	572	1,426	2,326	3,141	4,185	11,747
Unemployment and workers' compensation, veterans' benefits	89	⁵ 2	⁵ 5	⁵ 16	⁵ 72	⁵ 59	⁵ 133	336	⁵ 191	⁵ 105
Public assistance, supplemental security income, food stamps	209	183	483	254	183	165	151	⁵ 81	⁵ 130	137
Regular contributions for support	100	⁵ 50	⁵ 20	33	⁵ 68	72	⁵ 46	⁵ 120	⁵ 210	⁵ 401
Other income	100	⁵ 204	126	⁵ 56	⁵ 21	79	⁵ 30	⁵ 148	⁵ 141	⁵ 278
Personal taxes	1,362	66	74	95	193	3,048	473	664	1,259	5,963
Federal income taxes	1,045	-32	36	-2	62	2,744	138	268	742	4,765
State and local income taxes	102	⁵ -4	-1	-2	5	58	35	62	127	771
Other taxes	216	102	39	100	126	246	300	334	390	428
Income after taxes	31,714	1,889	8,013	12,365	17,327	21,488	34,304	43,937	57,671	113,260

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Addenda:										
Net change in total assets and liabilities	-\$3,581	-\$284	-\$762	-\$192	-\$3,906	-\$2,646	-\$2,252	-\$1,062	-\$8,675	-\$15,042
Net change in total assets	-117	1,040	-155	458	-417	113	145	2,767	953	-5,033
Net change in total liabilities	3,465	1,325	607	650	3,489	2,758	2,397	3,829	9,628	10,009
Other financial information:										
Other money receipts	489	⁵ 230	⁵ 119	159	127	272	1,187	292	463	1,960
Mortgage principal paid on owned property ...	-778	-251	-146	-229	-507	-697	-763	-1,196	-1,852	-2,086
Estimated market value of owned home	140,882	86,894	63,572	89,950	108,114	140,532	169,308	175,913	204,255	285,525
Estimated monthly rental value of owned home	795	572	410	565	682	830	887	975	1,067	1,408
Gifts of goods and services	976	728	282	515	755	704	1,009	910	1,668	3,146
Food	45	⁶ 1	¹⁴	10	60	27	92	38	33	127
Alcoholic beverages	9	⁵ 6	⁵ 1	⁵ 2	⁵ 7	7	11	⁵ 3	10	50
Housing	227	⁶ 9	¹⁶ 2	285	165	274	278	308	482	
Housekeeping supplies	40	³ 2	¹ 7	30	24	33	36	56	73	91
Household textiles	15	⁵ 4	⁵ 9	14	22	12	13	⁵ 8	46	8
Appliances and miscellaneous housewares	29	(³)	⁵ 3	⁵ 9	⁵ 27	22	46	56	33	88
Major appliances	10	(⁴)	(⁴)	⁵ 1	19	8	⁵ 16	44	⁵ 2	⁵ 7
Small appliances and miscellaneous housewares	19	(³)	⁵ 3	⁵ 8	⁵ 8	14	30	12	31	81
Miscellaneous household equipment	46	⁵ 20	11	26	23	46	87	50	71	87
Other housing	98	⁵ 25	28	82	189	52	92	107	85	208
Apparel and services	189	233	69	96	117	144	197	226	298	607
Males, 2 and over	55	76	37	31	41	49	63	77	65	116
Females, 2 and over	83	⁵ 38	22	39	41	66	67	96	148	332
Children under 2	17	⁵ 9	3	8	14	13	22	20	24	54
Other apparel products and services	35	⁵ 110	⁵ 8	18	21	16	45	34	62	105
Jewelry and watches	11	⁵ 5	⁵ 2	⁵ 3	8	9	12	22	18	34
All other apparel products and services	23	⁵ 105	⁵ 5	⁵ 15	⁵ 13	57	33	⁵ 12	⁵ 44	⁵ 72
Transportation	49	⁵ 2	⁵ 5	60	13	24	66	36	176	81
Health care	125	⁵ 158	⁵ 63	⁵ 80	⁵ 121	127	172	⁵ 40	⁵ 107	307
Entertainment	59	⁵ 29	21	32	42	46	63	76	91	177
Toys, games, arts and crafts, and tricycles ..	26	⁵ 3	⁵ 10	17	14	24	28	37	39	67
Other entertainment	34	⁵ 26	11	15	29	22	35	40	52	110
Personal care products and services	15	⁵ 8	⁵ 4	16	9	19	8	12	36	28
Reading	3	⁵ 0	⁵ 1	1	1	2	4	5	8	6
Education	139	⁵ 51	⁵ 4	⁵ 16	⁵ 22	74	38	37	433	808
All other gifts	115	99	31	39	76	69	83	158	169	472

¹ Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income reporters.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.