

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 65 years and older	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)	22,786	717	2,230	3,738	2,949	4,124	2,765	1,774	1,958	2,530
Consumer unit characteristics:										
Income before taxes	\$36,034	\$2,552	\$8,192	\$12,500	\$17,486	\$24,733	\$34,669	\$44,775	\$58,974	\$122,499
Income after taxes	35,101	2,603	8,119	12,392	17,172	23,798	34,357	44,161	57,815	117,867
Age of reference person	75.3	76.3	77.2	77.7	77.1	75.4	74.2	73.2	72.7	71.9
Average number in consumer unit:										
Persons	1.7	1.3	1.2	1.2	1.5	1.7	1.9	2.0	2.2	2.5
Children under 181	(¹)	(¹)	(¹)	(¹)	(¹)	.1	.1	.1	.2
Persons 65 and over	1.4	1.2	1.1	1.1	1.3	1.4	1.5	1.5	1.6	1.5
Earners5	2.1	.1	.1	.2	.3	.5	.7	.9	1.4
Vehicles	1.5	.9	.8	.9	1.2	1.6	1.8	2.1	2.2	2.5
Percent distribution:										
Sex of reference person:										
Male	45	33	29	27	39	45	52	56	59	65
Female	55	67	71	73	61	55	48	44	41	35
Housing tenure:										
Homeowner	80	64	55	70	79	85	87	89	93	96
With mortgage	19	15	7	11	13	16	20	25	31	40
Without mortgage	62	49	48	59	66	69	67	64	61	56
Renter	20	36	45	30	21	15	13	11	7	4
Race of reference person:										
Black or African-American	9	20	18	10	10	9	8	7	5	4
White, Asian, and all other races	91	80	82	90	90	91	92	93	95	96
Hispanic or Latino origin of reference person:										
Hispanic or Latino	5	10	11	5	4	4	4	3	4	3
Not Hispanic or Latino	95	90	89	95	96	96	96	97	96	97
Education of reference person:										
Elementary (1-8)	12	19	31	17	13	10	6	4	4	3
High school (9-12)	45	49	46	57	51	49	47	38	33	23
College	43	31	23	25	35	41	46	58	63	74
Never attended and other	1	2	1	1	1	(³)	(³)	(⁴)	1	(³)
At least one vehicle owned or leased	83	63	57	70	80	89	94	94	97	98
Average annual expenditures	\$31,913	\$17,801	\$13,097	\$17,050	\$22,108	\$27,490	\$32,086	\$40,227	\$46,492	\$74,265
Food	4,183	2,556	2,167	2,503	2,831	3,726	4,160	5,105	6,039	8,378
Food at home	2,662	1,897	1,673	1,832	2,078	2,442	2,632	3,185	3,550	4,549
Cereals and bakery products	380	238	246	284	311	353	368	454	519	593
Cereals and cereal products	112	65	85	97	97	97	105	130	142	166
Bakery products	268	173	161	187	214	255	263	325	377	427
Meats, poultry, fish, and eggs	631	558	436	414	514	557	628	771	831	1,043
Beef	177	161	103	109	149	156	203	223	252	258
Pork	137	150	100	93	116	133	139	170	176	181
Other meats	85	64	50	56	68	71	72	98	105	185
Poultry	97	101	84	76	89	79	93	104	122	146
Fish and seafood	103	245	76	55	63	83	87	143	139	227
Eggs	33	37	22	25	30	35	34	32	38	46
Dairy products	310	223	188	223	243	301	318	384	402	482
Fresh milk and cream	118	110	95	91	98	111	120	137	146	166
Other dairy products	192	113	92	132	144	190	197	248	256	316
Fruits and vegetables	500	358	317	365	387	463	484	572	627	888
Fresh fruits	172	114	116	120	132	156	164	187	222	322
Fresh vegetables	157	134	105	122	114	147	146	169	190	291
Processed fruits	100	63	56	76	80	87	99	125	132	169
Processed vegetables	71	46	40	48	61	74	76	91	82	106

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, 2004-2005 — Continued

Item	Total 65 years and older	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
Other food at home	\$842	\$520	\$486	\$546	\$624	\$768	\$834	\$1,003	\$1,171	\$1,543
Sugar and other sweets	108	51	59	85	82	106	101	126	139	187
Fats and oils	74	71	58	58	55	71	69	91	99	103
Miscellaneous foods	422	222	231	261	309	370	424	534	596	792
Nonalcoholic beverages	202	168	124	136	168	201	197	219	274	328
Food prepared by consumer unit on out-of-town trips	35	28	213	5	9	21	43	33	64	133
Food away from home	1,521	659	494	672	753	1,285	1,529	1,920	2,488	3,829
Alcoholic beverages	254	2142	98	93	132	203	232	298	353	755
Housing	10,673	7,948	5,366	7,096	8,488	9,780	10,660	12,592	13,760	21,471
Shelter	5,600	4,386	2,995	3,871	4,637	5,075	5,335	6,486	7,120	11,271
Owned dwellings	3,730	2,761	1,153	1,953	2,789	3,293	3,771	4,627	5,472	8,691
Mortgage interest and charges	978	917	174	381	476	707	902	1,265	1,707	2,928
Property taxes	1,468	907	605	849	1,172	1,336	1,520	1,855	2,029	3,101
Maintenance, repairs, insurance, other expenses	1,285	938	374	723	1,141	1,250	1,349	1,507	1,737	2,662
Rented dwellings	1,444	1,539	1,799	1,834	1,731	1,490	1,202	1,297	881	919
Other lodging	426	285	43	83	117	292	361	561	767	1,661
Utilities, fuels, and public services	2,703	1,937	1,661	1,989	2,383	2,709	2,914	3,109	3,341	4,250
Natural gas	467	351	283	352	427	482	488	546	584	680
Electricity	995	688	632	750	851	989	1,057	1,136	1,191	1,624
Fuel oil and other fuels	181	2108	106	129	205	217	196	160	182	251
Telephone services	716	548	461	505	604	690	792	828	924	1,147
Water and other public services	345	243	178	252	296	331	380	439	460	548
Household operations	671	317	174	476	437	643	608	651	812	1,788
Personal services	153	292	255	199	274	2202	257	288	2166	344
Other household expenses	517	224	119	277	363	441	552	563	646	1,444
Housekeeping supplies	522	310	248	350	396	446	542	698	737	914
Laundry and cleaning supplies	109	63	64	74	96	98	116	160	146	148
Other household products	260	167	109	179	177	228	264	328	379	486
Postage and stationery	153	80	75	97	123	121	163	210	212	280
Household furnishings and equipment	1,177	999	288	411	636	907	1,261	1,648	1,750	3,247
Household textiles	122	32	35	35	66	128	124	173	184	292
Furniture	262	211	41	76	121	143	287	449	318	901
Floor coverings	35	240	217	12	14	19	22	58	115	74
Major appliances	192	274	67	90	149	158	178	226	257	521
Small appliances, miscellaneous housewares	92	16	35	52	66	77	115	117	108	208
Miscellaneous household equipment	474	625	94	146	218	381	535	625	767	1,250
Apparel and services	930	484	456	392	514	675	771	1,214	1,630	2,360
Men and boys	197	78	94	46	100	157	166	285	306	554
Men, 16 and over	174	260	80	35	85	146	140	253	257	511
Boys, 2 to 15	23	218	14	11	15	11	26	31	48	44
Women and girls	439	165	204	206	229	322	351	549	815	1,104
Women, 16 and over	413	159	195	193	219	304	312	520	781	1,030
Girls, 2 to 15	26	26	29	13	11	19	38	29	33	74
Children under 2	21	211	29	9	12	18	27	22	33	53
Footwear	141	2160	97	77	103	93	98	167	294	264
Other apparel products and services	131	70	52	55	70	86	129	192	182	386
Transportation	4,977	2,052	1,464	1,645	3,003	4,616	5,293	7,249	8,953	11,686
Vehicle purchases (net outlay)	1,946	2677	2373	2320	896	1,909	1,978	3,274	4,062	4,771
Cars and trucks, new	1,206	2328	2266	2178	2239	1,242	1,290	2,484	2,349	2,997
Cars and trucks, used	734	2349	2107	142	657	667	669	790	1,700	1,753
Other vehicles	26	(4)	(4)	(4)	(3)	(4)	219	(4)	213	221
Gasoline and motor oil	1,086	642	451	554	749	998	1,310	1,442	1,709	2,118

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, 2004-2005 — Continued

Item	Total 65 years and older	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
Other vehicle expenses	\$1,566	\$642	\$552	\$680	\$1,179	\$1,425	\$1,719	\$1,978	\$2,467	\$3,542
Vehicle finance charges	112	² 34	30	39	54	93	155	146	182	292
Maintenance and repairs	513	203	178	209	437	425	560	590	846	1,205
Vehicle insurance	683	334	277	353	553	684	739	908	1,062	1,261
Vehicle rental, leases, licenses, and other charges	257	70	68	79	135	224	265	334	377	784
Public transportation	380	92	87	92	178	284	286	555	715	1,254
Healthcare	4,052	2,322	2,056	2,801	3,534	3,994	4,694	4,745	5,383	6,589
Health insurance	2,224	1,336	1,213	1,540	1,944	2,246	2,575	2,876	2,957	3,263
Medical services	726	387	249	460	554	680	752	691	941	1,742
Drugs	953	523	521	735	909	944	1,172	1,012	1,209	1,333
Medical supplies	148	² 76	72	66	127	124	195	166	276	251
Entertainment	1,472	613	426	666	853	1,037	1,396	2,490	2,310	3,933
Fees and admissions	386	119	39	109	151	235	358	476	620	1,489
Audio and visual equipment and services	597	369	282	395	481	528	595	703	865	1,198
Pets, toys, hobbies, and playground equipment	218	62	61	136	132	184	242	282	325	509
Other entertainment supplies, equipment, and services	270	63	45	27	88	90	201	1,030	500	738
Personal care products and services	465	226	171	256	351	430	500	605	727	888
Reading	145	58	50	80	113	131	155	191	219	305
Education	243	² 169	² 49	63	39	98	110	204	299	1,298
Tobacco products and smoking supplies	155	108	111	120	136	161	176	193	181	202
Miscellaneous	739	293	142	325	381	574	937	1,028	1,200	1,853
Cash contributions	1,941	639	408	767	1,284	1,435	1,760	2,499	2,444	6,407
Personal insurance and pensions	1,684	191	134	242	449	629	1,242	1,812	2,995	8,139
Life and other personal insurance	388	158	113	178	210	258	415	464	529	1,233
Pensions and Social Security	1,296	² 33	21	64	239	371	828	1,348	2,467	6,906
Sources of income and personal taxes:										
Money income before taxes	36,034	2,552	8,192	12,500	17,486	24,733	34,669	44,775	58,974	122,499
Wages and salaries	10,405	² 118	198	403	1,227	3,065	6,764	11,789	19,875	55,443
Self-employment income	2,247	² -192	² 3	² 17	² 43	274	918	1,292	3,208	15,479
Social Security, private and government retirement	20,098	2,263	7,047	11,541	15,256	19,654	24,288	27,868	31,326	36,953
Interest, dividends, rental income, other property income	2,731	25	167	227	632	1,321	2,293	2,937	4,008	13,550
Unemployment and workers' compensation, veterans' benefits	87	² 3	² 12	² 19	² 47	² 50	161	² 356	² 166	² 51
Public assistance, supplemental security income, food stamps	216	180	615	185	259	190	111	² 104	149	156
Regular contributions for support	154	² 46	² 31	26	76	93	² 113	² 301	² 174	595
Other income	97	² 110	118	83	² 31	85	² 20	² 128	² 68	² 272
Personal taxes	933	-51	73	109	314	935	312	615	1,159	4,632
Federal income taxes	625	² -82	33	16	129	675	57	254	691	3,577
State and local income taxes	94	² -6	-5	3	15	24	25	50	139	620
Other taxes	214	37	45	90	170	236	230	310	328	435
Income after taxes	35,101	2,603	8,119	12,392	17,172	23,798	34,357	44,161	57,815	117,867

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, 2004-2005 — Continued

Item	Total 65 years and older	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
Addenda:										
Net change in total assets and liabilities	- \$4,026	- \$2,798	- \$283	- \$4,056	- \$2,709	- \$4,404	\$291	\$1,857	- \$4,816	- \$16,786
Net change in total assets	490	-852	-214	-2,924	112	-972	5,629	7,279	1,979	-2,176
Net change in total liabilities	4,516	1,945	69	1,133	2,821	3,432	5,338	5,421	6,795	14,609
Other financial information:										
Other money receipts	478	2,212	292	202	323	592	354	285	543	1,520
Mortgage principal paid on owned property	-882	-441	-118	-275	-398	-553	-970	-1,340	-1,537	-2,757
Estimated market value of owned home	159,504	96,938	65,975	97,427	118,823	142,531	179,432	196,277	222,578	330,129
Estimated monthly rental value of owned home	850	569	412	576	708	822	899	1,071	1,128	1,506
Gifts of goods and services	944	568	287	490	670	663	666	939	1,203	3,109
Food	48	2 ²	18	14	51	26	43	59	41	167
Alcoholic beverages	9	(⁴)	2 ²	2 ²	2 ⁸	6	10	3	14	27
Housing	203	47	64	171	247	127	157	206	245	484
Housekeeping supplies	30	2 ⁸	2 ¹⁶	22	13	19	31	30	48	78
Household textiles	14	2 ¹	2 ⁹	11	13	20	8	11	29	12
Appliances and miscellaneous housewares	28	2 ³	2 ¹	23	2 ²³	21	28	18	34	86
Major appliances	11	(⁴)	(⁴)	2 ³	2 ¹⁸	2 ¹¹	12	2 ⁵	2 ²	36
Small appliances and miscellaneous housewares	17	2 ³	2 ¹	2 ²⁰	2 ⁴	10	16	13	32	51
Miscellaneous household equipment	40	2 ¹²	10	26	24	24	45	77	69	75
Other housing	91	2 ²⁴	27	88	175	43	45	70	65	233
Apparel and services	175	2 ²⁴	79	64	92	108	179	200	275	487
Males, 2 and over	49	2 ⁶⁵	37	19	33	37	51	67	55	118
Females, 2 and over	76	2 ³⁸	24	31	25	38	73	92	141	245
Children under 2	19	2 ¹¹	8	8	11	15	21	18	31	47
Other apparel products and services	30	2 ¹⁰⁹	2 ¹⁰	2 ⁶	24	17	33	23	48	76
Jewelry and watches	10	2 ⁵	2 ²	2 ¹	7	10	12	2 ¹¹	16	23
All other apparel products and services ...	20	2 ¹⁰⁴	2 ⁸	24	2 ¹⁷	2 ⁷	2 ²¹	2 ¹²	2 ³²	53
Transportation	46	(⁴)	2 ⁵	17	36	26	73	33	60	151
Health care	115	2 ¹⁴⁶	2 ⁵⁸	2 ¹¹¹	2 ¹²⁴	179	245	239	296	195
Entertainment	54	2 ¹⁴	2 ¹⁴	34	43	40	48	71	60	154
Toys, games, arts and crafts, and tricycles	24	2 ⁶	2 ³	15	10	24	22	34	22	78
Other entertainment	30	2 ⁹	2 ¹¹	18	33	16	27	37	38	76
Personal care products and services	16	2 ¹	5	24	3	15	11	9	48	44
Reading	2	(⁴)	2 ¹	2 ¹	2 ¹	2	4	2	6	4
Education	159	2 ⁴⁶	2 ¹⁵	245	2 ¹⁴	66	26	130	207	927
All other gifts	117	87	26	28	51	67	70	188	150	469

¹ Value less than 0.05.

² Data are likely to have large sampling errors.

³ Value less than or equal to 0.5.

⁴ No data reported.

n.a. Not applicable.