

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

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)	23,731	750	1,524	3,359	3,013	4,715	2,834	1,948	2,413	3,177
Consumer unit characteristics:										
Income before taxes	\$39,816	\$472	\$8,442	\$12,716	\$17,401	\$24,715	\$34,993	\$44,823	\$59,050	\$123,093
Income after taxes	39,008	40	8,529	12,805	17,535	24,662	34,730	44,309	58,354	118,049
Age of reference person	75.1	75.0	76.9	77.6	77.3	75.5	74.1	73.8	73.3	71.9
Average number in consumer unit:										
Persons	1.7	1.3	1.2	1.2	1.3	1.7	1.8	2.0	2.1	2.3
Children under 18	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	.1	.1	.1
Persons 65 and older	1.4	1.2	1.1	1.1	1.2	1.4	1.5	1.5	1.5	1.6
Earners4	.2	.1	.1	.1	.3	.4	.6	.8	1.2
Vehicles	1.6	.9	.7	.9	1.2	1.5	1.8	2.0	2.1	2.5
Percent distribution:										
Sex of reference person:										
Male	43	32	27	27	35	43	43	50	56	64
Female	57	68	73	73	65	57	57	50	44	36
Housing tenure:										
Homeowner	79	54	51	63	73	81	88	88	91	96
With mortgage	21	16	7	10	13	17	22	27	32	42
Without mortgage	58	38	45	53	60	65	66	61	58	53
Renter	21	46	49	37	27	19	12	12	9	4
Race of reference person:										
Black or African-American	9	22	20	12	7	8	9	8	5	6
White, Asian, and all other races	91	78	80	88	93	92	91	92	95	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	10	16	7	6	5	3	4	5	3
Not Hispanic or Latino	94	90	84	93	94	95	97	96	95	97
Education of reference person:										
Elementary (1-8)	10	21	27	15	11	11	9	5	5	3
High school (9-12)	46	46	47	55	54	50	49	44	41	23
College	43	32	23	29	34	39	41	50	54	74
Never attended and other	1	1	3	(²)	(²)	(²)	1	(²)	(²)	(³)
At least one vehicle owned or leased	84	59	54	68	79	89	94	94	96	97
Average annual expenditures	\$36,687	\$20,526	\$15,207	\$19,276	\$24,095	\$30,641	\$35,318	\$41,728	\$49,058	\$78,014
Food	4,604	3,144	2,068	2,782	2,895	4,023	4,860	5,005	6,053	8,595
Food at home	2,990	1,891	1,602	1,965	2,070	2,788	3,311	3,232	3,806	4,828
Cereals and bakery products	420	245	234	275	305	397	464	445	543	657
Cereals and cereal products	124	93	63	88	97	124	126	137	157	177
Bakery products	296	152	171	187	208	273	338	308	386	480
Meats, poultry, fish, and eggs	661	376	347	498	410	648	707	678	874	1,028
Beef	178	109	74	165	104	154	222	180	230	263
Pork	140	53	73	87	92	151	145	165	186	207
Other meats	86	85	49	57	63	80	95	84	117	130
Poultry	106	53	64	94	64	116	103	110	139	144
Fish and seafood	108	53	63	61	55	104	98	99	146	226
Eggs	42	23	24	34	33	43	44	40	56	58
Dairy products	347	197	194	221	257	305	393	384	451	557
Fresh milk and cream	131	72	89	93	106	129	138	148	160	182
Other dairy products	216	125	105	128	152	175	255	235	291	376
Fruits and vegetables	567	429	320	364	392	522	616	597	691	964
Fresh fruits	195	121	112	133	129	183	194	217	226	346
Fresh vegetables	179	172	104	108	127	158	195	188	219	313
Processed fruits	106	79	59	67	75	100	122	106	137	169
Processed vegetables	87	57	45	56	61	81	105	87	109	136

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, 2007-2008 — 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	\$996	\$644	\$506	\$606	\$706	\$917	\$1,131	\$1,127	\$1,248	\$1,622
Sugar and other sweets	119	60	54	82	83	97	145	140	159	191
Fats and oils	92	66	50	56	96	84	100	110	100	135
Miscellaneous foods	499	297	261	289	332	455	592	554	623	832
Nonalcoholic beverages	248	212	133	171	175	252	250	278	306	375
Food prepared by consumer unit on out-of-town trips	37	49	48	48	20	29	43	45	60	90
Food away from home	1,613	1,253	466	817	825	1,235	1,549	1,773	2,247	3,767
Alcoholic beverages	268	492	38	154	74	222	221	244	327	787
Housing	12,698	8,600	7,154	8,068	9,621	11,040	11,763	14,002	16,278	23,742
Shelter	6,797	5,390	3,656	4,451	5,335	5,862	6,111	7,038	8,335	13,186
Owned dwellings	4,552	2,262	1,414	2,132	2,867	3,772	4,336	5,283	6,295	10,328
Mortgage interest and charges	1,304	735	218	468	635	754	1,095	1,469	1,903	3,922
Property taxes	1,709	874	638	919	1,160	1,503	1,841	2,009	2,024	3,543
Maintenance, repairs, insurance, other expenses	1,539	654	558	745	1,072	1,515	1,400	1,806	2,369	2,863
Rented dwellings	1,649	2,940	2,158	2,220	2,298	1,782	1,210	1,288	1,127	690
Other lodging	597	4188	485	99	169	308	565	467	913	2,168
Utilities, fuels, and public services	3,217	2,277	2,004	2,344	2,654	3,031	3,364	3,619	3,804	4,929
Natural gas	518	286	301	403	460	479	517	569	608	815
Electricity	1,204	933	780	897	1,052	1,136	1,249	1,337	1,393	1,777
Fuel oil and other fuels	244	4136	130	145	176	236	333	311	252	378
Telephone services	815	583	545	588	632	769	815	900	1,017	1,275
Water and other public services	436	339	248	310	335	411	450	502	535	685
Household operations	855	297	276	413	561	633	589	1,042	1,338	2,095
Personal services	211	4101	474	4103	4121	130	472	4326	4480	473
Other household expenses	644	196	202	310	440	503	517	716	858	1,622
Housekeeping supplies	595	240	260	352	334	527	638	727	881	1,019
Laundry and cleaning supplies	115	62	59	80	87	105	126	137	145	176
Other household products	309	118	120	181	167	256	359	357	522	504
Postage and stationery	170	460	81	90	80	165	153	234	214	339
Household furnishings and equipment	1,235	395	957	508	736	989	1,061	1,575	1,920	2,514
Household textiles	109	28	26	51	82	98	89	171	125	229
Furniture	232	132	118	108	98	197	164	290	394	518
Floor coverings	49	415	421	46	91	20	74	29	48	112
Major appliances	169	4102	146	71	80	178	147	140	252	348
Small appliances, miscellaneous housewares	107	12	30	73	33	106	82	188	116	225
Miscellaneous household equipment	569	106	616	199	352	389	504	758	985	1,081
Apparel and services	1,066	549	301	608	744	713	953	962	1,633	2,565
Men and boys	224	4107	421	119	128	145	215	136	319	656
Men, 16 and over	203	4104	418	115	117	131	196	108	288	598
Boys, 2 to 15	21	44	43	44	11	15	19	29	31	58
Women and girls	487	140	144	277	353	335	431	466	785	1,113
Women, 16 and over	454	134	140	265	322	312	403	420	733	1,038
Girls, 2 to 15	33	46	44	412	31	23	28	46	52	76
Children under 2	26	457	49	10	8	17	24	29	48	55
Footwear	169	4190	466	132	163	124	139	168	255	295
Other apparel products and services	160	55	61	70	92	91	144	163	226	446
Transportation	5,701	3,047	1,857	2,340	3,845	5,037	5,406	7,348	7,860	12,007
Vehicle purchases (net outlay)	1,736	4518	4288	4457	1,360	1,556	1,601	2,088	2,493	4,025
Cars and trucks, new	1,045	4197	(3)	4284	861	715	847	1,199	1,564	2,900
Cars and trucks, used	651	4322	4288	174	421	781	730	889	929	1,004
Other vehicles	40	(3)	(3)	(3)	478	459	424	(3)	(3)	4121
Gasoline and motor oil	1,546	833	622	721	995	1,441	1,700	1,959	2,163	2,850

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, 2007-2008 — Continued

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Other vehicle expenses	\$1,984	\$1,187	\$603	\$986	\$1,311	\$1,808	\$1,697	\$2,944	\$2,783	\$3,744
Vehicle finance charges	119	⁴ 56	⁴ 13	27	50	90	145	136	209	290
Maintenance and repairs	549	172	175	238	380	452	633	529	797	1,205
Vehicle insurance	1,024	⁴ 859	⁴ 335	⁴ 609	⁴ 721	1,055	646	⁴ 1,953	1,306	1,529
Vehicle rental, leases, licenses, and other charges	291	99	80	112	160	211	274	327	472	721
Public transportation	435	508	344	175	180	232	408	356	421	1,388
Healthcare	4,618	2,548	1,999	2,619	3,421	4,514	5,413	5,536	6,360	7,145
Health insurance	2,808	1,521	1,339	1,801	2,277	2,818	3,353	3,378	3,557	3,963
Medical services	818	412	246	326	400	746	889	804	1,446	1,682
Drugs	840	525	359	435	669	823	985	1,130	1,162	1,193
Medical supplies	152	⁴ 90	55	58	75	127	186	224	195	308
Entertainment	1,939	782	561	790	1,020	1,585	2,222	1,892	2,786	4,547
Fees and admissions	419	75	57	79	170	232	387	401	689	1,366
Audio and visual equipment and services	729	472	391	485	534	698	758	758	938	1,237
Pets, toys, hobbies, and playground equipment	385	86	101	182	205	338	466	403	563	784
Other entertainment supplies, equipment, and services	407	⁴ 149	13	45	110	318	612	330	596	1,160
Personal care products and services	520	219	220	267	361	438	547	571	714	1,050
Reading	143	69	47	78	101	119	136	172	209	288
Education	282	⁴ 44	⁴ 33	⁴ 133	39	153	87	158	195	1,346
Tobacco products and smoking supplies	168	112	120	127	152	178	216	168	202	182
Miscellaneous	629	393	220	271	379	496	597	995	867	1,303
Cash contributions	2,218	677	416	858	1,005	1,267	1,896	3,080	2,844	6,728
Personal insurance and pensions	1,833	250	173	182	437	855	1,001	1,596	2,729	7,730
Life and other personal insurance	330	132	93	125	162	317	302	264	436	868
Pensions and Social Security	1,503	117	80	57	275	539	699	1,332	2,293	6,863
Sources of income and personal taxes:										
Money income before taxes	39,816	472	8,442	12,716	17,401	24,715	34,993	44,823	59,050	123,093
Wages and salaries	11,767	1,074	289	503	972	2,964	6,913	12,186	19,094	53,516
Self-employment income	1,891	⁴ -4,440	⁴ -107	⁴ -54	⁴ 16	49	490	1,022	1,683	12,852
Social Security, private and government retirement	21,957	3,115	7,190	11,563	15,400	20,053	24,817	27,781	32,506	39,387
Interest, dividends, rental income, other property income	3,522	135	169	194	540	1,156	2,115	3,286	5,070	16,011
Unemployment and workers' compensation, veterans' benefits	131	(³)	418	412	436	440	499	⁴ 103	222	⁴ 547
Public assistance, supplemental security income, food stamps	246	251	595	331	301	261	201	⁴ 198	125	474
Regular contributions for support	160	⁴ 63	⁴ 14	⁴ 30	⁴ 79	132	⁴ 269	⁴ 179	⁴ 238	343
Other income	142	⁴ 275	275	138	⁴ 58	61	⁴ 89	470	⁴ 112	363
Personal taxes	809	432	-86	-89	-133	52	264	515	696	5,044
Federal income taxes	727	375	21	37	10	143	275	493	703	3,990
2008 Tax stimulus (new UCC Q20082)	-292	⁴ -141	-127	-177	-243	-278	-301	-438	-480	-353
State and local income taxes	131	⁴ 71	⁴ -7	-7	5	23	54	109	151	702
Other taxes	243	127	26	59	95	165	236	351	322	705

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, 2007-2008 — Continued

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Income after taxes	39,008	40	8,529	12,805	17,535	24,662	34,730	44,309	58,354	118,049
Addenda:										
Net change in total assets and liabilities	\$986	-\$21,016	-\$554	\$357	\$4,033	-\$1,572	-\$1,472	\$6,868	-\$2,676	\$9,852
Net change in total assets	3,767	-17,408	915	938	4,930	828	1,330	11,428	654	16,218
Net change in total liabilities	2,781	3,609	1,469	581	897	2,400	2,802	4,561	3,330	6,366
Other financial information:										
Other money receipts	466	418	410	27	95	176	333	2,002	545	1,151
Mortgage principal paid on owned property	-1,046	-498	-177	-400	-415	-554	-936	-1,279	-1,555	-3,170
Estimated market value of owned home	198,849	112,639	77,423	110,955	148,353	164,647	190,004	218,534	258,254	419,697
Estimated monthly rental value of owned home	943	551	425	591	712	871	964	1,074	1,169	1,711
Gifts of goods and services	1,050	472	339	397	425	665	726	911	1,735	3,205
Food	65	(³) ₄₇	47	24	20	43	54	88	106	181
Alcoholic beverages	14	(³)	(³)	48	(²)	15	46	47	23	42
Housing	171	117	52	69	67	144	149	224	255	397
Housekeeping supplies	29	(³)	43	410	9	25	25	47	55	58
Household textiles	8	413	(²)	44	45	6	46	417	417	9
Appliances and miscellaneous housewares	17	42	43	44	48	12	14	412	44	41
Major appliances	5	(³)	42	41	47	5	46	42	46	47
Small appliances and miscellaneous housewares	12	42	41	43	41	47	48	410	438	33
Miscellaneous household equipment	39	438	48	419	415	32	39	85	56	61
Other housing	78	464	38	32	30	69	64	63	484	229
Apparel and services	190	231	17	97	166	108	197	133	355	415
Males, 2 and over	46	479	43	35	75	22	42	20	86	75
Females, 2 and over	77	46	42	28	45	52	65	41	151	217
Children under 2	25	457	49	9	8	17	24	28	46	52
Other apparel products and services	43	489	41	425	438	17	67	443	71	71
Jewelry and watches	17	(³)	41	47	45	413	439	46	25	35
All other apparel products and services ...	26	489	(³)	418	432	45	428	437	446	435
Transportation	143	69	9	29	24	45	78	155	267	567
Healthcare	37	(³)	(²)	429	47	417	412	46	4212	439
Entertainment	81	46	410	426	58	72	73	64	166	173
Toys, games, arts and crafts, and tricycles Other entertainment	27	(³)	(²)	412	418	49	434	434	480	436
Personal care products and services	55	46	49	15	40	63	39	30	86	136
Reading	13	42	419	46	42	13	19	46	26	19
Education	2	(³)	(²)	(²)	2	2	1	41	43	5
All other gifts	210	438	43	492	423	114	53	134	137	1,032
	123	48	223	15	54	91	83	93	185	334

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.