

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

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)	23,204	775	1,767	3,287	2,951	4,467	2,749	1,796	2,311	3,101
Consumer unit characteristics:										
Income before taxes	\$39,153	\$2,080	\$8,333	\$12,705	\$17,411	\$24,672	\$34,895	\$44,798	\$58,693	\$121,513
Income after taxes	37,976	2,053	8,260	12,567	17,287	24,354	34,118	43,946	57,453	115,580
Age of reference person	75.2	75.8	77.2	77.9	77.0	75.4	74.4	73.9	73.4	71.4
Average number in consumer unit:										
Persons	1.7	1.4	1.2	1.2	1.4	1.7	1.9	2.0	2.1	2.3
Children under 181	(¹)	(¹)	(¹)	(¹)	.1	.1	.1	.1	.1
Persons 65 and over	1.4	1.2	1.1	1.1	1.2	1.4	1.5	1.5	1.6	1.5
Earners5	.1	.1	.1	.1	.3	.5	.6	.8	1.3
Vehicles	1.6	.9	.6	.9	1.1	1.5	1.7	2.1	2.1	2.6
Percent distribution:										
Sex of reference person:										
Male	42	34	26	27	31	42	44	54	56	64
Female	58	66	74	73	69	58	56	46	44	36
Housing tenure:										
Homeowner	80	65	53	64	74	83	88	91	91	95
With mortgage	21	21	8	9	12	16	23	25	30	42
Without mortgage	59	43	45	55	62	66	65	66	60	53
Renter	20	35	47	36	26	17	12	9	9	5
Race of reference person:										
Black or African-American	9	19	17	10	8	8	8	7	5	5
White, Asian, and all other races	91	81	83	90	92	92	92	93	95	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	9	15	6	5	5	4	5	6	3
Not Hispanic or Latino	94	91	85	94	95	95	96	95	94	97
Education of reference person:										
Elementary (1-8)	11	23	28	16	13	11	8	5	6	2
High school (9-12)	45	45	49	54	53	50	47	45	38	25
College	43	30	20	29	34	38	45	50	56	73
Never attended and other	1	2	4	1	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	83	60	50	67	78	89	94	94	96	97
Average annual expenditures	\$35,994	\$19,289	\$14,164	\$18,690	\$23,336	\$29,323	\$34,931	\$41,824	\$48,717	\$79,782
Food										
Food at home	2,783	2,029	1,592	1,849	2,115	2,496	2,933	3,037	3,447	4,724
Cereals and bakery products	388	237	228	253	303	367	418	432	481	616
Cereals and cereal products	109	64	68	76	88	111	110	125	136	157
Bakery products	279	173	160	176	215	256	308	306	345	459
Meats, poultry, fish, and eggs	623	523	356	456	481	550	594	655	784	1,069
Beef	175	134	92	146	111	152	164	180	206	331
Pork	131	94	75	86	96	121	127	150	178	214
Other meats	82	91	52	52	66	74	69	82	119	134
Poultry	98	91	58	82	80	90	96	91	118	157
Fish and seafood	102	81	55	59	102	80	99	116	123	186
Eggs	35	31	24	30	26	33	39	37	40	47
Dairy products	313	211	185	207	235	285	353	350	376	508
Fresh milk and cream	120	102	86	90	90	118	131	132	138	167
Other dairy products	193	109	99	118	146	167	222	218	238	341
Fruits and vegetables	532	407	327	353	383	475	566	585	638	915
Fresh fruits	182	127	105	122	125	169	174	212	219	326
Fresh vegetables	168	154	113	111	114	138	181	186	206	297
Processed fruits	100	75	58	67	82	93	119	106	116	155
Processed vegetables	81	52	51	54	61	74	92	82	98	137

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, 2006-2007 — 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	\$928	\$651	\$496	\$580	\$713	\$819	\$1,002	\$1,014	\$1,167	\$1,616
Sugar and other sweets	118	81	64	74	96	95	138	134	133	214
Fats and oils	81	49	52	54	79	74	90	85	95	122
Miscellaneous foods	460	311	238	277	352	410	524	491	589	786
Nonalcoholic beverages	235	203	138	170	169	221	221	253	299	388
Food prepared by consumer unit on out-of-town trips	34	37	35	35	16	19	29	51	53	105
Food away from home	1,634	1,000	481	715	938	1,231	1,503	1,905	2,474	3,859
Alcoholic beverages	274	³ 132	117	106	113	242	251	271	375	699
Housing	12,133	8,048	6,779	7,714	9,169	10,734	11,705	13,116	15,424	22,975
Shelter	6,470	4,421	3,419	4,338	5,080	5,805	6,162	6,530	8,050	12,324
Owned dwellings	4,313	2,334	1,359	2,017	2,657	3,843	4,390	4,822	5,812	9,694
Mortgage interest and charges	1,312	1,016	282	447	483	824	1,258	1,323	1,873	4,003
Property taxes	1,612	792	629	839	1,077	1,567	1,712	1,885	1,990	3,241
Maintenance, repairs, insurance, other expenses	1,389	526	448	731	1,097	1,451	1,420	1,613	1,949	2,450
Rented dwellings	1,634	1,989	2,011	2,256	2,265	1,752	1,275	1,205	1,327	699
Other lodging	523	³ 98	³ 49	64	158	210	497	503	910	1,931
Utilities, fuels, and public services	3,063	2,334	1,910	2,230	2,549	2,874	3,211	3,488	3,694	4,699
Natural gas	502	353	292	392	462	484	501	575	610	719
Electricity	1,165	1,000	789	855	973	1,098	1,252	1,299	1,351	1,732
Fuel oil and other fuels	192	³ 149	102	136	179	176	205	200	188	339
Telephone services	788	547	492	559	613	724	820	921	1,029	1,234
Water and other public services	416	285	236	288	321	392	433	493	517	676
Household operations	773	358	296	384	446	528	651	966	1,053	2,012
Personal services	155	³ 130	³ 93	³ 65	³ 79	³ 78	³ 111	³ 243	³ 254	392
Other household expenses	617	227	203	319	367	450	540	723	798	1,620
Housekeeping supplies	558	426	356	295	366	504	544	634	823	967
Laundry and cleaning supplies	114	85	56	71	91	100	125	124	149	190
Other household products	293	251	162	144	184	271	278	355	453	500
Postage and stationery	151	89	137	80	92	134	141	155	220	276
Household furnishings and equipment	1,269	510	799	469	727	1,023	1,137	1,497	1,804	2,973
Household textiles	140	³ 88	40	42	93	127	109	211	235	276
Furniture	259	³ 112	74	129	155	172	226	339	355	679
Floor coverings	47	³ 9	³ 4	20	23	27	107	24	57	115
Major appliances	191	101	74	77	99	234	185	211	228	396
Small appliances, miscellaneous housewares	86	17	32	44	38	88	83	111	103	184
Miscellaneous household equipment	546	183	575	157	319	375	427	601	826	1,323
Apparel and services	987	605	384	450	593	707	797	954	1,689	2,376
Men and boys	209	³ 118	50	99	121	153	133	194	322	586
Men, 16 and over	188	³ 85	³ 47	94	107	139	112	173	289	529
Boys, 2 to 15	21	³ 33	³ 3	³ 5	14	14	21	21	33	57
Women and girls	454	250	233	196	266	334	411	441	860	950
Women, 16 and over	423	214	230	187	246	315	384	388	813	875
Girls, 2 to 15	31	³ 36	³ 3	³ 9	20	19	27	52	47	74
Children under 2	22	³ 53	³ 9	6	13	19	15	36	29	44
Footwear	147	³ 128	³ 35	90	132	119	127	118	222	307
Other apparel products and services	156	55	57	59	62	82	111	165	255	490
Transportation	5,831	3,024	1,369	2,769	3,297	4,328	5,932	7,830	8,048	13,758
Vehicle purchases (net outlay)	2,138	³ 1,159	³ 171	1,134	1,337	1,188	2,226	2,417	2,597	6,115
Cars and trucks, new	1,296	³ 673	(⁴)	728	947	771	838	³ 1,160	1,449	4,249
Cars and trucks, used	828	³ 486	³ 171	406	390	410	1,364	1,256	1,149	1,789
Other vehicles	³ 15	(⁴)	(⁴)	(⁴)	(⁴)	³ 7	³ 25	(⁴)	(⁴)	³ 77
Gasoline and motor oil	1,411	812	538	644	859	1,273	1,555	1,817	2,033	2,766

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, 2006-2007 — 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	\$1,866	\$990	\$584	\$876	\$891	\$1,656	\$1,771	\$3,228	\$2,655	\$3,565
Vehicle finance charges	122	³ 47	³ 12	26	51	87	159	161	213	302
Maintenance and repairs	526	181	142	211	308	425	618	673	699	1,220
Vehicle insurance	942	³ 677	³ 362	³ 544	³ 401	960	770	2,045	1,235	1,310
Vehicle rental, leases, licenses, and other charges	275	84	67	95	131	184	224	349	508	732
Public transportation	417	64	77	114	210	212	380	368	763	1,312
Healthcare	4,482	2,173	1,671	2,592	3,476	4,599	5,256	5,445	6,156	6,936
Health insurance	2,694	1,362	1,110	1,784	2,174	2,799	3,283	3,311	3,375	3,850
Medical services	754	263	184	264	465	750	703	737	1,282	1,664
Drugs	873	477	352	492	736	899	1,071	1,132	1,273	1,120
Medical supplies	162	³ 71	26	53	101	150	200	265	226	301
Entertainment	1,821	753	541	681	1,068	1,352	2,004	1,707	2,714	4,589
Fees and admissions	428	44	26	53	186	228	408	398	737	1,454
Audio and visual equipment and services	679	378	361	445	508	631	707	769	911	1,162
Pets, toys, hobbies, and playground equipment	354	168	134	160	233	311	415	380	554	658
Other entertainment supplies, equipment, and services	360	³ 163	21	25	141	182	475	160	513	1,316
Personal care products and services	502	188	196	236	321	440	531	571	719	1,041
Reading	140	58	42	81	94	119	135	180	213	279
Education	256	³ 87	³ 27	³ 76	49	118	160	270	305	1,047
Tobacco products and smoking supplies	174	126	116	120	175	159	251	200	202	190
Miscellaneous	716	366	250	308	395	650	631	851	865	1,782
Cash contributions	2,429	471	417	812	1,207	1,299	1,807	3,744	3,408	7,631
Personal insurance and pensions	1,832	229	180	181	328	848	1,034	1,744	2,679	7,896
Life and other personal insurance	314	101	118	132	179	342	303	325	384	713
Pensions and Social Security	1,517	128	62	49	149	506	731	1,420	2,295	7,184
Sources of income and personal taxes:										
Money income before taxes	39,153	2,080	8,333	12,705	17,411	24,672	34,895	44,798	58,693	121,513
Wages and salaries	11,878	³ 690	278	414	1,031	3,095	7,248	11,949	19,588	54,727
Self-employment income	1,927	³ -1,546	³ -85	³ -14	³ -119	158	474	954	1,918	12,354
Social Security, private and government retirement	21,283	2,458	6,967	11,634	15,542	19,867	24,533	27,506	31,678	37,648
Interest, dividends, rental income, other property income	3,394	24	135	195	520	1,044	2,104	3,728	4,971	15,384
Unemployment and workers' compensation, veterans' benefits	163	(⁴)	³ 3	³ 8	³ 37	³ 58	³ 141	³ 239	³ 187	³ 686
Public assistance, supplemental security income, food stamps	256	202	784	291	265	256	195	³ 195	132	³ 105
Regular contributions for support	152	³ 64	³ 9	³ 38	86	135	³ 178	³ 198	³ 156	³ 410
Other income	100	³ 188	242	139	³ 48	³ 59	³ 23	³ 29	³ 62	200
Personal taxes	1,177	27	74	138	124	317	777	852	1,239	5,934
Federal income taxes	782	³ -1	20	40	16	136	456	442	720	4,392
State and local income taxes	150	³ -9	³ -10	3	8	29	59	97	209	811
Other taxes	245	38	64	95	101	152	263	313	310	731
Income after taxes	37,976	2,053	8,260	12,567	17,287	24,354	34,118	43,946	57,453	115,580

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Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007 — Continued

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Addenda:										
Net change in total assets and liabilities	-\$1,072	-\$16,260	-\$652	-\$1,326	\$2,472	\$703	-\$679	-\$897	-\$7,037	\$819
Net change in total assets	2,907	-14,813	-795	-369	3,335	2,812	4,253	7,740	3,313	8,353
Net change in total liabilities	3,979	1,447	-142	957	864	2,109	4,932	8,637	10,350	7,534
Other financial information:										
Other money receipts	713	³⁵	³⁸	613	107	577	503	500	928	2,319
Mortgage principal paid on owned property	-1,060	-524	-158	-307	-354	-511	-939	-2,432	-1,278	-3,116
Estimated market value of owned home	204,091	123,295	82,625	113,585	138,514	164,567	198,637	228,398	264,780	454,314
Estimated monthly rental value of owned home	947	613	445	599	727	864	985	1,096	1,202	1,707
Gifts of goods and services	1,070	634	326	456	563	607	508	807	2,159	3,243
Food	74	³²	¹⁰	¹⁵	⁷⁹	⁴³	³⁵	⁶¹	¹⁰⁰	²⁵²
Alcoholic beverages	10	⁽⁴⁾	³²⁵	³²	³¹	³³	³¹	³⁵	²³	³¹
Housing	183	³¹⁰⁰	⁹⁹	⁷²	¹¹³	¹⁵⁴	¹⁰²	¹⁴⁰	²⁷¹	⁵⁰⁵
Housekeeping supplies	29	⁽⁴⁾	³⁵⁸	³³	²⁰	²⁸	¹⁷	²⁵	³⁷	⁵⁹
Household textiles	9	³¹⁹	³³	³¹	³²	⁴	³⁵	³⁹	³²²	²⁴
Appliances and miscellaneous housewares	20	⁽⁴⁾	³⁷	³⁷	³³	²⁰	¹⁷	³⁵	³³⁸	⁶³
Major appliances	6	⁽⁴⁾	³²	³⁴	⁽⁴⁾	³⁴	³⁸	⁽⁴⁾	³⁵	²²
Small appliances and miscellaneous housewares	15	⁽⁴⁾	³⁵	³³	³³	¹⁶	³⁹	³⁵	³³³	⁴¹
Miscellaneous household equipment	40	³³⁶	³¹¹	³¹⁰	³³²	³⁵	¹⁹	³³¹	⁴³	¹³¹
Other housing	84	³⁴⁵	³²⁰	⁵⁰	⁵⁶	⁶⁷	⁴³	⁷⁰	¹³¹	²²⁸
Apparel and services	183	³⁰⁸	¹¹¹	⁶⁶	¹⁰¹	¹²⁴	¹³⁴	¹⁸⁶	²⁷⁰	⁴⁶²
Males, 2 and over	48	³⁷⁵	³²⁹	²⁵	³⁵	³⁰	³²	³⁶	⁴⁹	¹⁴³
Females, 2 and over	74	³⁸⁸	³⁶⁶	²²	²⁸	⁵⁴	⁴⁷	⁹²	¹²⁵	¹⁷⁸
Children under 2	21	³⁵³	³⁹	⁵	¹²	¹⁸	¹⁵	³³	²⁸	⁴³
Other apparel products and services	39	³⁹²	³⁷	³¹⁵	³²⁶	²²	³⁹	³²⁴	⁶⁸	⁹⁸
Jewelry and watches	14	³²	³²	³³	³⁵	³¹⁵	¹³	³⁸	³²³	⁴⁰
All other apparel products and services ...	25	³⁹¹	³⁵	³¹²	³²¹	³⁷	³²⁶	³¹⁷	³⁴⁵	⁵⁸
Transportation	139	³⁵⁷	⁽²⁾	¹³⁸	³¹	¹⁸	³⁴	³⁹	⁴⁶⁹	⁴²⁴
Health care	62	³¹	³⁴⁰	³³⁴	³⁴¹	³³⁶	³¹⁴	³⁴¹	²³⁰	¹⁰⁸
Entertainment	96	³³¹	³²⁰	³²⁴	¹³⁷	⁶⁶	⁵⁹	⁶⁷	²⁰²	²⁰²
Toys, games, arts and crafts, and tricycles	43	³²⁴	³¹⁵	³¹⁵	³⁶¹	³³⁶	³²¹	³³⁴	³⁷⁹	³⁸³
Other entertainment	53	³⁷	³⁵	³¹⁰	⁷⁶	³⁰	³⁸	³³	¹²³	¹¹⁹
Personal care products and services	13	³³	³¹⁷	³²	³¹³	¹⁴	¹⁶	³⁸	¹⁸	²³
Reading	2	⁽²⁾	⁽²⁾	⁽²⁾	¹	²	²	²	⁵	⁴
Education	174	³⁷⁴	³¹	³⁶⁰	³²⁹	⁷²	³⁷	²¹¹	²²⁶	⁷⁵⁹
All other gifts	134	³⁵⁹	³³	⁴²	¹⁵	⁷⁵	⁷⁴	⁴⁶	³⁴²	⁴⁷⁴

¹ Value is less than or equal to 0.05.

² Value is less than or equal to 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.