

**Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010**

| Item   | Total<br>65 years<br>and older | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|--|--------------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Number of consumer units (in thousands) .....  | 24,570                         | 801                     | 1,395                    | 3,155                      | 2,928                      | 4,751                      | 3,213                      | 2,098                      | 2,935                      | 3,294                   |
| Consumer unit characteristics:                 |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Income before taxes .....                      | \$40,574                       | -\$6,090                | \$8,454                  | \$12,634                   | \$17,418                   | \$24,818                   | \$34,923                   | \$44,989                   | \$58,729                   | \$122,107               |
| Income after taxes .....                       | 39,841                         | -6,607                  | 8,317                    | 12,648                     | 17,347                     | 24,649                     | 34,751                     | 44,476                     | 57,903                     | 118,343                 |
| Age of reference person .....                  | 74.9                           | 75.3                    | 76.6                     | 77.8                       | 76.8                       | 75.6                       | 74.6                       | 74.0                       | 72.9                       | 71.6                    |
| Average number in consumer unit:               |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Persons .....                                  | 1.7                            | 1.3                     | 1.2                      | 1.2                        | 1.4                        | 1.7                        | 1.8                        | 2.0                        | 2.1                        | 2.4                     |
| Children under 18 .....                        | .1                             | ( <sup>1</sup> )        | ( <sup>1</sup> )         | ( <sup>1</sup> )           | ( <sup>1</sup> )           | .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                        | 1.5                     |
| Earners .....                                  | .5                             | 2.1                     | .1                       | .1                         | .1                         | .3                         | .4                         | .6                         | .8                         | 1.3                     |
| Vehicles .....                                 | 1.6                            | .9                      | .8                       | .9                         | 1.1                        | 1.6                        | 1.7                        | 2.0                        | 2.2                        | 2.6                     |
| Percent distribution:                          |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Sex of reference person:                       |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Male .....                                     | 43                             | 37                      | 25                       | 28                         | 33                         | 42                         | 43                         | 54                         | 57                         | 61                      |
| Female .....                                   | 57                             | 63                      | 75                       | 72                         | 67                         | 58                         | 57                         | 46                         | 43                         | 39                      |
| Housing tenure:                                |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Homeowner .....                                | 80                             | 57                      | 59                       | 63                         | 73                         | 80                         | 89                         | 88                         | 91                         | 95                      |
| With mortgage .....                            | 22                             | 8                       | 12                       | 10                         | 14                         | 18                         | 20                         | 24                         | 31                         | 44                      |
| Without mortgage .....                         | 58                             | 49                      | 47                       | 53                         | 59                         | 62                         | 68                         | 64                         | 60                         | 51                      |
| Renter .....                                   | 20                             | 43                      | 41                       | 37                         | 27                         | 20                         | 11                         | 12                         | 9                          | 5                       |
| Race of reference person:                      |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Black or African-American .....                | 9                              | 14                      | 15                       | 14                         | 12                         | 9                          | 8                          | 7                          | 5                          | 6                       |
| White, Asian, and all other races .....        | 91                             | 86                      | 85                       | 86                         | 88                         | 91                         | 92                         | 93                         | 95                         | 94                      |
| Hispanic or Latino origin of reference person: |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Hispanic or Latino .....                       | 6                              | 13                      | 17                       | 10                         | 6                          | 6                          | 4                          | 6                          | 5                          | 3                       |
| Not Hispanic or Latino .....                   | 94                             | 87                      | 83                       | 90                         | 94                         | 94                         | 96                         | 94                         | 95                         | 97                      |
| Education of reference person:                 |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Elementary (1-8) .....                         | 9                              | 13                      | 27                       | 17                         | 13                         | 8                          | 6                          | 6                          | 5                          | 2                       |
| High school (9-12) .....                       | 44                             | 51                      | 46                       | 54                         | 51                         | 49                         | 50                         | 39                         | 37                         | 24                      |
| College .....                                  | 46                             | 33                      | 25                       | 29                         | 36                         | 42                         | 43                         | 54                         | 58                         | 74                      |
| Never attended and other .....                 | ( <sup>3</sup> )               | 3                       | 2                        | 1                          | ( <sup>3</sup> )           | ( <sup>3</sup> )           | ( <sup>3</sup> )           | ( <sup>4</sup> )           | ( <sup>3</sup> )           | ( <sup>3</sup> )        |
| At least one vehicle owned or leased .....     | 84                             | 65                      | 58                       | 66                         | 78                         | 87                         | 91                         | 94                         | 96                         | 97                      |
| Average annual expenditures .....              | \$37,178                       | \$24,030                | \$17,486                 | \$18,751                   | \$23,577                   | \$29,211                   | \$36,724                   | \$38,392                   | \$49,855                   | \$76,169                |
| Food .....                                     |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Food at home .....                             | 3,084                          | 2,354                   | 2,121                    | 2,241                      | 2,149                      | 2,678                      | 3,025                      | 3,329                      | 3,908                      | 4,608                   |
| Cereals and bakery products .....              | 427                            | 337                     | 325                      | 297                        | 304                        | 411                        | 439                        | 466                        | 517                        | 581                     |
| Cereals and cereal products .....              | 130                            | 121                     | 102                      | 91                         | 89                         | 128                        | 134                        | 143                        | 159                        | 171                     |
| Bakery products .....                          | 297                            | 216                     | 224                      | 206                        | 214                        | 282                        | 305                        | 323                        | 358                        | 410                     |
| Meats, poultry, fish, and eggs .....           | 690                            | 495                     | 476                      | 473                        | 466                        | 563                        | 658                        | 711                        | 970                        | 1,073                   |
| Beef .....                                     | 199                            | 87                      | 96                       | 106                        | 121                        | 135                        | 179                        | 191                        | 382                        | 341                     |
| Pork .....                                     | 139                            | 134                     | 102                      | 100                        | 92                         | 126                        | 134                        | 169                        | 179                        | 190                     |
| Other meats .....                              | 97                             | 61                      | 54                       | 75                         | 67                         | 96                         | 93                         | 98                         | 109                        | 146                     |
| Poultry .....                                  | 102                            | 82                      | 92                       | 89                         | 84                         | 88                         | 109                        | 105                        | 122                        | 127                     |
| Fish and seafood .....                         | 113                            | 91                      | 96                       | 70                         | 72                         | 84                         | 104                        | 107                        | 128                        | 216                     |
| Eggs .....                                     | 40                             | 39                      | 36                       | 34                         | 31                         | 34                         | 38                         | 42                         | 49                         | 53                      |
| Dairy products .....                           | 331                            | 254                     | 262                      | 217                        | 227                        | 294                        | 315                        | 379                        | 419                        | 485                     |
| Fresh milk and cream .....                     | 117                            | 90                      | 120                      | 81                         | 90                         | 113                        | 110                        | 130                        | 138                        | 155                     |
| Other dairy products .....                     | 213                            | 164                     | 141                      | 136                        | 137                        | 182                        | 205                        | 249                        | 280                        | 330                     |
| Fruits and vegetables .....                    | 597                            | 496                     | 402                      | 386                        | 442                        | 515                        | 600                        | 601                        | 750                        | 928                     |
| Fresh fruits .....                             | 207                            | 142                     | 128                      | 126                        | 146                        | 175                        | 206                        | 206                        | 265                        | 345                     |
| Fresh vegetables .....                         | 188                            | 136                     | 133                      | 119                        | 141                        | 155                        | 185                        | 192                        | 241                        | 299                     |
| Processed fruits .....                         | 102                            | 81                      | 61                       | 66                         | 81                         | 89                         | 115                        | 105                        | 127                        | 147                     |
| Processed vegetables .....                     | 99                             | 136                     | 80                       | 75                         | 73                         | 96                         | 94                         | 99                         | 117                        | 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, 2009-2010 — Continued**

| Item   | Total<br>65 years<br>and older | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|--|--------------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Other food at home .....                                     | \$1,040                        | \$772                   | \$655                    | \$868                      | \$711                      | \$894                      | \$1,013                    | \$1,171                    | \$1,254                    | \$1,541                 |
| Sugar and other sweets .....                                 | 121                            | 72                      | 79                       | 78                         | 83                         | 108                        | 127                        | 139                        | 143                        | 184                     |
| Fats and oils .....  | 89                             | 97                      | 61                       | 75                         | 70                         | 79                         | 86                         | 101                        | 100                        | 119                     |
| Miscellaneous foods .....                                    | 539                            | 399                     | 286                      | 531                        | 364                        | 469                        | 511                        | 605                        | 645                        | 759                     |
| Nonalcoholic beverages .....                                 | 248                            | 191                     | 222                      | 172                        | 182                        | 215                        | 253                        | 275                        | 284                        | 361                     |
| Food prepared by consumer unit on<br>out-of-town trips ..... | 43                             | 213                     | 28                       | 11                         | 12                         | 23                         | 37                         | 51                         | 81                         | 119                     |
| Food away from home .....                                    | 1,643                          | 700                     | 477                      | 672                        | 830                        | 1,103                      | 1,726                      | 1,777                      | 2,220                      | 3,640                   |
| Alcoholic beverages .....                                    | 294                            | 2174                    | 31                       | 58                         | 124                        | 172                        | 332                        | 269                        | 439                        | 734                     |
| Housing .....  | 13,105                         | 10,251                  | 7,802                    | 7,953                      | 9,755                      | 11,018                     | 12,504                     | 13,098                     | 16,280                     | 24,361                  |
| Shelter .....  | 7,100                          | 6,130                   | 4,542                    | 4,517                      | 5,245                      | 5,791                      | 6,532                      | 6,898                      | 8,720                      | 13,668                  |
| Owned dwellings .....  | 4,860                          | 3,024                   | 2,067                    | 2,261                      | 3,038                      | 3,730                      | 4,882                      | 4,928                      | 6,394                      | 10,794                  |
| Mortgage interest and charges .....                          | 1,319                          | 901                     | 603                      | 489                        | 621                        | 873                        | 947                        | 1,370                      | 1,869                      | 3,625                   |
| Property taxes .....   | 1,856                          | 1,153                   | 739                      | 951                        | 1,185                      | 1,532                      | 2,023                      | 1,971                      | 2,393                      | 3,717                   |
| Maintenance, repairs, insurance, other<br>expenses .....     | 1,684                          | 970                     | 725                      | 820                        | 1,233                      | 1,324                      | 1,912                      | 1,587                      | 2,131                      | 3,452                   |
| Rented dwellings .....                                       | 1,627                          | 2,979                   | 2,414                    | 2,160                      | 2,031                      | 1,676                      | 1,149                      | 1,410                      | 1,355                      | 874                     |
| Other lodging .....  | 613                            | 127                     | 261                      | 96                         | 176                        | 385                        | 500                        | 559                        | 971                        | 2,001                   |
| Utilities, fuels, and public services .....                  | 3,342                          | 2,469                   | 2,130                    | 2,299                      | 2,808                      | 3,187                      | 3,473                      | 3,598                      | 3,947                      | 4,934                   |
| Natural gas .....  | 477                            | 347                     | 283                      | 319                        | 410                        | 494                        | 501                        | 516                        | 518                        | 694                     |
| Electricity .....  | 1,304                          | 1,077                   | 892                      | 950                        | 1,109                      | 1,250                      | 1,325                      | 1,425                      | 1,509                      | 1,847                   |
| Fuel oil and other fuels .....                               | 199                            | 281                     | 106                      | 127                        | 211                        | 199                        | 223                        | 182                        | 258                        | 260                     |
| Telephone services .....                                     | 871                            | 578                     | 558                      | 590                        | 687                        | 784                        | 913                        | 933                        | 1,074                      | 1,370                   |
| Water and other public services .....                        | 490                            | 387                     | 291                      | 312                        | 392                        | 460                        | 511                        | 542                        | 588                        | 763                     |
| Household operations .....                                   | 851                            | 843                     | 295                      | 397                        | 624                        | 659                        | 744                        | 747                        | 1,058                      | 1,989                   |
| Personal services .....                                      | 142                            | 2399                    | 284                      | 272                        | 2147                       | 161                        | 281                        | 270                        | 2137                       | 251                     |
| Other household expenses .....                               | 709                            | 444                     | 210                      | 326                        | 477                        | 498                        | 663                        | 677                        | 922                        | 1,737                   |
| Housekeeping supplies .....                                  | 673                            | 369                     | 399                      | 375                        | 411                        | 600                        | 640                        | 742                        | 869                        | 1,143                   |
| Laundry and cleaning supplies .....                          | 138                            | 154                     | 147                      | 104                        | 93                         | 118                        | 139                        | 129                        | 169                        | 200                     |
| Other household products .....                               | 375                            | 144                     | 126                      | 168                        | 194                        | 371                        | 352                        | 434                        | 536                        | 641                     |
| Postage and stationery .....                                 | 160                            | 71                      | 127                      | 104                        | 125                        | 111                        | 149                        | 180                        | 165                        | 302                     |
| Household furnishings and equipment .....                    | 1,138                          | 440                     | 435                      | 364                        | 667                        | 780                        | 1,116                      | 1,113                      | 1,685                      | 2,626                   |
| Household textiles .....                                     | 99                             | 278                     | 81                       | 49                         | 68                         | 61                         | 65                         | 145                        | 154                        | 188                     |
| Furniture .....  | 219                            | 267                     | 126                      | 72                         | 153                        | 197                        | 178                        | 200                        | 313                        | 489                     |
| Floor coverings .....  | 29                             | 21                      | 23                       | 4                          | 14                         | 13                         | 21                         | 36                         | 45                         | 95                      |
| Major appliances .....                                       | 177                            | 233                     | 31                       | 75                         | 112                        | 133                        | 193                        | 153                        | 400                        | 292                     |
| Small appliances, miscellaneous<br>housewares .....          | 92                             | 213                     | 36                       | 41                         | 60                         | 52                         | 71                         | 117                        | 131                        | 208                     |
| Miscellaneous household equipment .....                      | 522                            | 249                     | 159                      | 122                        | 261                        | 325                        | 587                        | 463                        | 642                        | 1,354                   |
| Apparel and services .....                                   | 1,016                          | 483                     | 465                      | 449                        | 605                        | 690                        | 858                        | 937                        | 1,443                      | 2,324                   |
| Men and boys .....   | 213                            | 246                     | 35                       | 82                         | 77                         | 169                        | 158                        | 176                        | 279                        | 570                     |
| Men, 16 and over .....                                       | 189                            | 220                     | 226                      | 74                         | 71                         | 147                        | 143                        | 145                        | 251                        | 513                     |
| Boys, 2 to 15 .....  | 24                             | 225                     | 29                       | 8                          | 7                          | 22                         | 15                         | 30                         | 28                         | 57                      |
| Women and girls .....  | 437                            | 208                     | 257                      | 209                        | 307                        | 253                        | 413                        | 410                        | 643                        | 909                     |
| Women, 16 and over .....                                     | 405                            | 206                     | 249                      | 199                        | 285                        | 225                        | 363                        | 394                        | 601                        | 849                     |
| Girls, 2 to 15 .....   | 32                             | 22                      | 27                       | 210                        | 22                         | 28                         | 50                         | 17                         | 42                         | 61                      |
| Children under 2 .....                                       | 27                             | 24                      | 211                      | 17                         | 25                         | 21                         | 35                         | 25                         | 29                         | 49                      |
| Footwear .....   | 186                            | 2150                    | 299                      | 62                         | 114                        | 146                        | 141                        | 181                        | 318                        | 358                     |
| Other apparel products and services .....                    | 153                            | 75                      | 64                       | 79                         | 82                         | 100                        | 111                        | 145                        | 174                        | 437                     |
| Transportation .....   | 5,325                          | 2,721                   | 2,017                    | 2,063                      | 2,978                      | 4,231                      | 5,681                      | 5,747                      | 7,903                      | 11,155                  |
| Vehicle purchases (net outlay) .....                         | 1,678                          | 2581                    | 2362                     | 2385                       | 758                        | 1,165                      | 1,720                      | 1,970                      | 2,560                      | 4,288                   |
| Cars and trucks, new .....                                   | 953                            | (4)                     | (4)                      | 2217                       | 2466                       | 485                        | 986                        | 1,109                      | 1,625                      | 2,671                   |
| Cars and trucks, used .....                                  | 707                            | 2581                    | 2362                     | 168                        | 292                        | 680                        | 725                        | 851                        | 881                        | 1,545                   |
| Other vehicles .....   | 218                            | (4)                     | (4)                      | (4)                        | (4)                        | (4)                        | 29                         | 210                        | 254                        | 272                     |
| Gasoline and motor oil .....                                 | 1,319                          | 781                     | 599                      | 614                        | 818                        | 1,173                      | 1,415                      | 1,588                      | 1,905                      | 2,296                   |

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, 2009-2010 — Continued**

| Item  | Total<br>65 years<br>and older | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|---|--------------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Other vehicle expenses .....  | \$1,963                        | \$1,175                 | \$930                    | \$936                      | \$1,228                    | \$1,704                    | \$2,202                    | \$1,846                    | \$2,920                    | \$3,511                 |
| Vehicle finance charges .....   | 116                            | <sup>2</sup> 50         | <sup>2</sup> 20          | 28                         | 41                         | 92                         | 105                        | 158                        | 178                        | 289                     |
| Maintenance and repairs .....   | 583                            | 282                     | 283                      | 215                        | 383                        | 474                        | 586                        | 698                        | 733                        | 1,230                   |
| Vehicle insurance .....   | 952                            | <sup>2</sup> 604        | <sup>2</sup> 516         | 579                        | <sup>2</sup> 658           | 908                        | 1,268                      | <sup>2</sup> 715           | 1,614                      | 1,103                   |
| Vehicle rental, leases, licenses, and other<br>charges .....          | 312                            | 239                     | 112                      | 113                        | 147                        | 230                        | 242                        | 276                        | 395                        | 889                     |
| Public transportation .....   | 365                            | 183                     | 126                      | 128                        | 173                        | 189                        | 345                        | 342                        | 518                        | 1,060                   |
| Healthcare .....  | 4,845                          | 3,405                   | 2,151                    | 2,642                      | 3,483                      | 4,771                      | 5,164                      | 5,751                      | 6,420                      | 7,434                   |
| Health insurance .....  | 3,056                          | 1,856                   | 1,497                    | 1,794                      | 2,280                      | 3,089                      | 3,367                      | 3,630                      | 4,007                      | 4,343                   |
| Medical services .....  | 808                            | 963                     | 279                      | 300                        | 451                        | 735                        | 721                        | 878                        | 1,158                      | 1,630                   |
| Drugs .....   | 816                            | 454                     | 305                      | 484                        | 613                        | 795                        | 910                        | 1,069                      | 1,038                      | 1,168                   |
| Medical supplies .....  | 164                            | 131                     | 69                       | 64                         | 139                        | 151                        | 167                        | 173                        | 216                        | 292                     |
| Entertainment .....   | 1,976                          | 895                     | 858                      | 893                        | 1,113                      | 1,445                      | 2,158                      | 1,865                      | 2,608                      | 4,399                   |
| Fees and admissions .....   | 385                            | 141                     | 60                       | 71                         | 138                        | 181                        | 348                        | 389                        | 583                        | 1,214                   |
| Audio and visual equipment and services ....                          | 797                            | 528                     | 474                      | 510                        | 607                        | 754                        | 815                        | 935                        | 987                        | 1,223                   |
| Pets, toys, hobbies, and playground<br>equipment .....                | 546                            | 203                     | 252                      | 198                        | 344                        | 392                        | 763                        | 456                        | 656                        | 1,107                   |
| Other entertainment supplies, equipment,<br>and services .....        | 247                            | <sup>2</sup> 23         | <sup>2</sup> 72          | 115                        | 23                         | 118                        | 233                        | 85                         | 383                        | 856                     |
| Personal care products and services .....                             | 524                            | 337                     | 270                      | 272                        | 356                        | 390                        | 500                        | 564                        | 747                        | 1,007                   |
| Reading .....   | 143                            | 66                      | 48                       | 60                         | 88                         | 113                        | 160                        | 160                        | 189                        | 305                     |
| Education .....   | 177                            | <sup>2</sup> 175        | <sup>2</sup> 37          | <sup>2</sup> 85            | 33                         | 81                         | 123                        | 104                        | 407                        | 478                     |
| Tobacco products and smoking supplies .....                           | 217                            | 176                     | 122                      | 122                        | 181                        | 242                        | 225                        | 219                        | 273                        | 298                     |
| Miscellaneous .....   | 718                            | 578                     | 235                      | 358                        | 379                        | 477                        | 814                        | 590                        | 782                        | 1,770                   |
| Cash contributions .....  | 2,249                          | 1,463                   | 632                      | 659                        | 1,189                      | 1,195                      | 2,369                      | 2,323                      | 3,521                      | 5,809                   |
| Personal insurance and pensions .....                                 | 1,864                          | 253                     | 221                      | 225                        | 314                        | 606                        | 1,084                      | 1,659                      | 2,716                      | 7,845                   |
| Life and other personal insurance .....                               | 317                            | 194                     | 157                      | 146                        | 177                        | 194                        | 291                        | 301                        | 423                        | 822                     |
| Pensions and Social Security .....                                    | 1,547                          | <sup>2</sup> 59         | 64                       | 79                         | 137                        | 412                        | 792                        | 1,358                      | 2,293                      | 7,024                   |
| Sources of income and personal taxes:                                 |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Money income before taxes .....                                       | 40,574                         | -6,090                  | 8,454                    | 12,634                     | 17,418                     | 24,818                     | 34,923                     | 44,989                     | 58,729                     | 122,107                 |
| Wages and salaries .....  | 12,704                         | <sup>2</sup> 1,671      | 423                      | 578                        | 811                        | 2,784                      | 7,000                      | 11,092                     | 17,830                     | 59,102                  |
| Self-employment income .....  | 1,090                          | <sup>2</sup> -12,125    | <sup>2</sup> -284        | <sup>2</sup> -67           | <sup>2</sup> 16            | 67                         | 342                        | 745                        | 2,440                      | 8,171                   |
| Social Security, private and government<br>retirement .....           | 23,361                         | 2,727                   | 7,419                    | 11,386                     | 15,651                     | 20,563                     | 24,988                     | 29,538                     | 33,305                     | 43,101                  |
| Interest, dividends, rental income, other<br>property income .....    | 2,616                          | 1,231                   | 134                      | 120                        | 364                        | 797                        | 2,083                      | 2,868                      | 4,125                      | 10,037                  |
| Unemployment and workers' compensation,<br>veterans' benefits .....   | 200                            | <sup>2</sup> 13         | <sup>2</sup> 14          | <sup>2</sup> 20            | <sup>2</sup> 37            | 113                        | 190                        | <sup>2</sup> 203           | 354                        | 639                     |
| Public assistance, supplemental security<br>income, food stamps ..... | 281                            | 209                     | 558                      | 382                        | 379                        | 225                        | 170                        | 310                        | 326                        | 125                     |
| Regular contributions for support .....                               | 158                            | <sup>2</sup> 14         | <sup>2</sup> 46          | <sup>2</sup> 52            | <sup>2</sup> 66            | 138                        | 132                        | <sup>2</sup> 146           | <sup>2</sup> 223           | 429                     |
| Other income .....  | 164                            | <sup>2</sup> 170        | <sup>2</sup> 145         | 162                        | <sup>2</sup> 93            | 130                        | <sup>2</sup> 20            | <sup>2</sup> 88            | <sup>2</sup> 126           | 503                     |
| Personal taxes .....  | 733                            | 517                     | 137                      | -14                        | 71                         | 168                        | 173                        | 513                        | 825                        | 3,764                   |
| Federal income taxes .....  | 446                            | 262                     | 75                       | -44                        | 6                          | 45                         | -17                        | 220                        | 373                        | 2,749                   |
| 2008 Tax stimulus (thru Q20091) .....                                 | <sup>2</sup> -1                | ( <sup>4</sup> )        | ( <sup>4</sup> )         | <sup>2</sup> -1            | ( <sup>4</sup> )           | ( <sup>4</sup> )           | <sup>2</sup> -2            | ( <sup>4</sup> )           | <sup>2</sup> -1            | ( <sup>4</sup> )        |
| State and local income taxes .....                                    | 88                             | <sup>2</sup> 21         | <sup>2</sup> 17          | -10                        | -9                         | 1                          | 31                         | 84                         | 111                        | 480                     |
| Other taxes .....   | 199                            | 234                     | 45                       | 41                         | 73                         | 123                        | 160                        | 208                        | 342                        | 536                     |

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, 2009-2010 — Continued**

| Item   | Total<br>65 years<br>and older | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999 | \$30,000<br>to<br>\$39,999 | \$40,000<br>to<br>\$49,999 | \$50,000<br>to<br>\$69,999 | \$70,000<br>and<br>more |
|--|--------------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| Income after taxes .....   | 39,841                         | -6,607                  | 8,317                    | 12,648                     | 17,347                     | 24,649                     | 34,751                     | 44,476                     | 57,903                     | 118,343                 |
| Addenda:   |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Net change in total assets and liabilities .....                         | -\$1,262                       | \$22,688                | -\$3,994                 | -\$3,045                   | \$224                      | -\$869                     | -\$426                     | -\$1,039                   | -\$5,515                   | -\$3,278                |
| Net change in total assets .....   | 1,364                          | 18,607                  | 97                       | -1,514                     | 610                        | 725                        | -196                       | 64                         | -2,114                     | 7,504                   |
| Net change in total liabilities .....                                    | 2,626                          | -4,081                  | 4,091                    | 1,530                      | 385                        | 1,594                      | 231                        | 1,103                      | 3,401                      | 10,782                  |
| Other financial information:   |                                |                         |                          |                            |                            |                            |                            |                            |                            |                         |
| Other money receipts .....   | 673                            | <sup>2</sup> 273        | <sup>2</sup> 178         | 275                        | 320                        | 393                        | 692                        | 722                        | 722                        | 1,985                   |
| Mortgage principal paid on owned property .....                          | -1,129                         | -479                    | -424                     | -310                       | -502                       | -769                       | -760                       | -1,138                     | -1,584                     | -3,397                  |
| Estimated market value of owned home .....                               | 178,449                        | 116,982                 | 92,991                   | 93,251                     | 120,155                    | 147,429                    | 193,883                    | 186,197                    | 225,661                    | 345,662                 |
| Estimated monthly rental value of owned<br>home .....                    | 935                            | 657                     | 500                      | 556                        | 691                        | 813                        | 1,001                      | 1,010                      | 1,147                      | 1,642                   |
| Gifts of goods and services .....  | 865                            | 190                     | 326                      | 494                        | 471                        | 512                        | 1,038                      | 906                        | 1,138                      | 1,896                   |
| Food .....   | 62                             | <sup>2</sup> 8          | <sup>2</sup> 12          | 19                         | 27                         | 39                         | 80                         | 113                        | 59                         | 130                     |
| Alcoholic beverages .....  | 13                             | ( <sup>4</sup> )        | ( <sup>3</sup> )         | ( <sup>3</sup> )           | <sup>2</sup> 2             | 4                          | 14                         | 38                         | 15                         | 29                      |
| Housing .....  | 190                            | <sup>2</sup> 35         | 139                      | 160                        | 201                        | 122                        | 168                        | 132                        | 317                        | 283                     |
| Housekeeping supplies .....  | 30                             | ( <sup>4</sup> )        | <sup>2</sup> 8           | 48                         | 8                          | 27                         | 33                         | 24                         | 42                         | 40                      |
| Household textiles .....   | 9                              | ( <sup>3</sup> )        | ( <sup>3</sup> )         | ( <sup>3</sup> )           | <sup>2</sup> 12            | <sup>2</sup> 3             | <sup>2</sup> 16            | <sup>2</sup> 9             | 15                         | 15                      |
| Appliances and miscellaneous<br>housewares .....                         | 20                             | ( <sup>4</sup> )        | <sup>2</sup> 5           | <sup>2</sup> 22            | <sup>2</sup> 5             | <sup>2</sup> 9             | <sup>2</sup> 15            | <sup>2</sup> 8             | <sup>2</sup> 46            | 48                      |
| Major appliances .....   | 5                              | ( <sup>4</sup> )        | ( <sup>4</sup> )         | <sup>2</sup> 3             | <sup>2</sup> 1             | <sup>2</sup> 4             | <sup>2</sup> 9             | <sup>2</sup> 2             | <sup>2</sup> 5             | 14                      |
| Small appliances and miscellaneous<br>housewares .....                   | 15                             | ( <sup>4</sup> )        | <sup>2</sup> 5           | <sup>2</sup> 19            | <sup>2</sup> 5             | <sup>2</sup> 5             | <sup>2</sup> 6             | <sup>2</sup> 7             | <sup>2</sup> 40            | 33                      |
| Miscellaneous household equipment .....                                  | 50                             | ( <sup>4</sup> )        | <sup>2</sup> 37          | <sup>2</sup> 8             | <sup>2</sup> 16            | <sup>2</sup> 9             | <sup>2</sup> 45            | <sup>2</sup> 64            | <sup>2</sup> 94            | 106                     |
| Other housing .....  | 80                             | <sup>2</sup> 35         | 89                       | 81                         | 159                        | 54                         | 59                         | <sup>2</sup> 28            | 120                        | 74                      |
| Apparel and services .....   | 192                            | <sup>2</sup> 35         | 76                       | 90                         | 97                         | 161                        | 230                        | 245                        | 191                        | 379                     |
| Males, 2 and over .....  | 52                             | <sup>2</sup> 28         | <sup>2</sup> 23          | 17                         | 12                         | 52                         | 28                         | 36                         | 40                         | 157                     |
| Females, 2 and over .....  | 83                             | <sup>2</sup> 2          | <sup>2</sup> 32          | 47                         | 46                         | 59                         | 107                        | 151                        | 104                        | 113                     |
| Children under 2 .....   | 25                             | <sup>2</sup> 4          | <sup>2</sup> 11          | 16                         | 17                         | 18                         | 34                         | 21                         | 28                         | 48                      |
| Other apparel products and services .....                                | 33                             | <sup>2</sup> 2          | <sup>2</sup> 10          | <sup>2</sup> 10            | <sup>2</sup> 22            | 31                         | 61                         | <sup>2</sup> 37            | 19                         | 60                      |
| Jewelry and watches .....  | 10                             | <sup>2</sup> 2          | <sup>2</sup> 3           | <sup>2</sup> 1             | <sup>2</sup> 8             | 5                          | <sup>2</sup> 8             | <sup>2</sup> 11            | 7                          | 32                      |
| All other apparel products and services ...                              | 23                             | ( <sup>4</sup> )        | <sup>2</sup> 7           | <sup>2</sup> 9             | <sup>2</sup> 14            | <sup>2</sup> 26            | 52                         | <sup>2</sup> 26            | <sup>2</sup> 12            | 28                      |
| Transportation .....   | 101                            | 8                       | 53                       | 18                         | 51                         | 17                         | 59                         | 161                        | 112                        | 380                     |
| Health care .....  | 34                             | ( <sup>4</sup> )        | <sup>2</sup> 2           | <sup>2</sup> 1             | ( <sup>3</sup> )           | <sup>2</sup> 34            | <sup>2</sup> 31            | <sup>2</sup> 71            | <sup>2</sup> 110           | <sup>2</sup> 28         |
| Entertainment .....  | 88                             | <sup>2</sup> 20         | <sup>2</sup> 14          | <sup>2</sup> 102           | 21                         | 58                         | 90                         | 61                         | 92                         | 218                     |
| Toys, games, arts and crafts, and tricycles<br>Other entertainment ..... | 31                             | ( <sup>4</sup> )        | <sup>2</sup> 3           | <sup>2</sup> 15            | <sup>2</sup> 9             | <sup>2</sup> 28            | <sup>2</sup> 25            | <sup>2</sup> 15            | <sup>2</sup> 31            | 92                      |
| Personal care products and services .....                                | 57                             | <sup>2</sup> 20         | <sup>2</sup> 10          | 88                         | 12                         | 30                         | 65                         | 46                         | 61                         | 126                     |
| Reading .....  | 14                             | <sup>2</sup> 1          | <sup>2</sup> 3           | <sup>2</sup> 1             | <sup>2</sup> 14            | 16                         | 28                         | <sup>2</sup> 7             | 14                         | 20                      |
| Education .....  | 2                              | <sup>2</sup> 1          | <sup>2</sup> 1           | <sup>2</sup> 2             | <sup>2</sup> 1             | 1                          | 1                          | <sup>2</sup> 2             | 3                          | 3                       |
| All other gifts .....  | 60                             | <sup>2</sup> 43         | <sup>2</sup> 6           | <sup>2</sup> 68            | <sup>2</sup> 14            | 41                         | 41                         | <sup>2</sup> 6             | 101                        | 165                     |
|  | 110                            | <sup>2</sup> 37         | 21                       | 33                         | 42                         | 19                         | 295                        | 70                         | 124                        | 260                     |

1 Value is less than or equal to 0.05.  
2 Data are likely to have large sampling errors.  
3 Value is less than or equal to 0.5.  
4 No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011