

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

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)	22,927	811	1,935	3,428	3,008	4,297	2,781	1,781	2,076	2,810
Consumer unit characteristics:										
Income before taxes	\$37,461	\$2,322	\$8,271	\$12,623	\$17,476	\$24,674	\$34,579	\$44,860	\$58,565	\$121,510
Income after taxes	36,381	2,301	8,215	12,464	17,115	24,331	33,980	44,029	57,296	115,908
Age of reference person	75.2	76.0	77.2	77.8	77.2	75.3	74.4	73.5	72.9	71.6
Average number in consumer unit:										
Persons	1.7	1.4	1.2	1.2	1.4	1.7	1.9	1.9	2.2	2.4
Children under 181	(¹)	(¹)	(¹)	(¹)	.1	.1	.1	.1	.1
Persons 65 and over	1.4	1.2	1.1	1.1	1.3	1.4	1.5	1.5	1.6	1.5
Earners5	2.1	.1	.1	.1	.3	.5	.7	.9	1.4
Vehicles	1.6	.9	.7	.9	1.1	1.5	1.7	2.1	2.1	2.6
Percent distribution:										
Sex of reference person:										
Male	43	37	29	26	34	42	47	54	55	64
Female	57	63	71	74	66	58	53	46	45	36
Housing tenure:										
Homeowner	80	69	54	67	76	84	88	90	91	95
With mortgage	20	18	8	11	14	16	21	25	28	41
Without mortgage	61	51	46	56	62	68	67	65	63	54
Renter	20	31	46	33	24	16	12	10	9	5
Race of reference person:										
Black or African-American	9	20	19	10	7	8	9	7	4	3
White, Asian, and all other races	91	80	81	90	93	92	91	93	96	97
Hispanic or Latino origin of reference person:										
Hispanic or Latino	5	8	12	5	5	5	5	4	5	4
Not Hispanic or Latino	95	92	88	95	95	95	95	96	95	96
Education of reference person:										
Elementary (1-8)	11	21	29	18	12	10	6	5	4	2
High school (9-12)	45	46	48	55	51	50	45	41	34	25
College	43	30	21	26	36	39	48	54	62	73
Never attended and other	1	3	2	1	1	(³)	(³)	(³)	(³)	(³)
At least one vehicle owned or leased	84	64	54	69	80	88	93	95	96	98
Average annual expenditures	\$33,978	\$18,370	\$14,035	\$17,788	\$22,550	\$28,453	\$32,886	\$39,709	\$48,028	\$77,880
Food	4,241	2,726	2,438	2,348	2,931	3,664	3,966	4,777	5,808	8,344
Food at home	2,632	1,920	1,835	1,718	2,063	2,442	2,482	2,927	3,263	4,421
Cereals and bakery products	368	267	251	253	304	365	332	417	459	568
Cereals and cereal products	104	65	76	77	89	100	90	114	131	156
Bakery products	265	202	175	175	215	265	241	302	328	412
Meats, poultry, fish, and eggs	590	522	458	370	510	525	535	665	687	997
Beef	163	104	111	89	127	151	160	182	183	308
Pork	126	127	105	91	101	114	109	154	160	182
Other meats	80	54	56	49	59	75	66	91	102	143
Poultry	91	122	80	65	90	80	76	87	98	145
Fish and seafood	102	283	83	52	110	77	96	120	111	181
Eggs	29	33	23	24	24	28	29	32	33	38
Dairy products	300	224	210	214	240	288	309	346	358	445
Fresh milk and cream	116	132	104	88	91	111	119	124	132	159
Other dairy products	185	92	107	126	149	178	190	222	226	286
Fruits and vegetables	499	325	351	333	367	468	481	547	612	842
Fresh fruits	171	101	117	112	123	160	152	186	231	293
Fresh vegetables	155	109	117	107	103	139	156	164	182	272
Processed fruits	97	65	64	67	83	91	97	111	114	155
Processed vegetables	76	51	52	47	59	78	76	86	85	122

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, 2005-2006 — 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	\$875	\$581	\$565	\$548	\$642	\$795	\$825	\$952	\$1,147	\$1,568
Sugar and other sweets	112	84	67	74	95	108	103	119	129	199
Fats and oils	72	42	63	54	57	68	73	78	92	102
Miscellaneous foods	440	277	276	258	326	402	428	491	576	778
Nonalcoholic beverages	213	166	146	156	153	200	185	221	295	344
Food prepared by consumer unit on out-of-town trips	37	212	213	26	12	18	36	42	54	144
Food away from home	1,609	806	603	630	867	1,222	1,484	1,850	2,545	3,923
Alcoholic beverages	255	284	150	97	145	205	249	289	346	610
Housing	11,435	8,201	6,084	7,408	9,021	10,349	11,126	13,092	14,461	22,024
Shelter	6,070	3,983	3,393	4,170	4,907	5,594	5,651	6,796	7,655	11,592
Owned dwellings	4,068	2,555	1,420	2,030	2,779	3,658	4,062	4,852	5,708	9,119
Mortgage interest and charges	1,193	1,061	319	456	542	814	1,133	1,521	1,749	3,449
Property taxes	1,548	768	622	870	1,152	1,524	1,570	1,973	2,084	3,013
Maintenance, repairs, insurance, other expenses	1,327	726	479	704	1,086	1,320	1,360	1,358	1,875	2,657
Rented dwellings	1,561	1,355	1,934	2,064	1,996	1,673	1,221	1,382	1,202	829
Other lodging	441	273	238	75	132	263	368	562	745	1,644
Utilities, fuels, and public services	2,911	2,245	1,841	2,136	2,503	2,837	3,077	3,349	3,580	4,396
Natural gas	498	412	300	376	451	503	502	596	637	685
Electricity	1,092	878	730	815	911	1,068	1,171	1,227	1,299	1,654
Fuel oil and other fuels	186	2131	124	133	200	206	165	186	174	291
Telephone services	751	568	478	540	603	702	828	898	966	1,156
Water and other public services	383	256	208	271	337	359	412	441	505	610
Household operations	685	344	206	348	468	498	724	732	837	1,863
Personal services	109	262	256	265	279	280	2106	2133	293	286
Other household expenses	577	283	150	283	388	419	619	598	744	1,577
Housekeeping supplies	544	436	358	298	392	486	532	645	744	932
Laundry and cleaning supplies	109	62	62	62	91	88	118	161	138	172
Other household products	280	260	170	146	193	265	253	320	401	493
Postage and stationery	155	2113	126	90	108	133	161	163	204	268
Household furnishings and equipment	1,225	1,192	286	456	752	933	1,141	1,570	1,644	3,240
Household textiles	127	2109	39	35	76	130	114	186	209	251
Furniture	290	162	39	101	189	169	306	388	366	888
Floor coverings	37	227	213	19	17	26	49	32	36	109
Major appliances	206	145	54	83	129	230	159	247	265	489
Small appliances, miscellaneous housewares	87	20	43	57	69	71	77	80	114	193
Miscellaneous household equipment	478	729	98	161	272	307	437	638	656	1,308
Apparel and services	943	338	516	341	529	686	768	1,018	1,691	2,256
Men and boys	199	243	89	48	112	126	147	247	345	539
Men, 16 and over	178	29	87	41	101	112	123	217	304	497
Boys, 2 to 15	21	234	22	7	11	14	24	30	41	42
Women and girls	432	180	288	166	238	341	365	442	809	900
Women, 16 and over	405	139	286	163	228	319	335	389	775	832
Girls, 2 to 15	27	240	22	24	210	22	30	53	34	68
Children under 2	21	25	210	7	12	21	22	24	32	47
Footwear	146	253	76	65	103	115	94	132	271	328
Other apparel products and services	145	58	53	56	64	83	139	172	234	442
Transportation	5,415	2,435	1,339	2,201	2,840	4,529	5,552	7,003	8,369	13,770
Vehicle purchases (net outlay)	2,155	2877	2187	2796	780	1,714	2,129	2,671	3,213	6,596
Cars and trucks, new	1,377	2461	(4)	2458	2425	1,180	1,083	1,796	1,953	4,632
Cars and trucks, used	774	2415	2187	338	356	534	1,027	875	1,248	1,963
Other vehicles	23	(4)	(4)	(4)	(4)	(4)	219	(4)	212	(4)
Gasoline and motor oil	1,284	837	515	628	798	1,140	1,446	1,693	1,901	2,605

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, 2005-2006 — Continued

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Other vehicle expenses	\$1,589	\$660	\$544	\$678	\$1,046	\$1,423	\$1,631	\$2,141	\$2,373	\$3,529
Vehicle finance charges	117	² 45	20	30	51	94	159	188	194	268
Maintenance and repairs	525	233	153	219	335	443	539	673	792	1,244
Vehicle insurance	674	315	283	356	516	643	706	925	983	1,229
Vehicle rental, leases, licenses, and other charges	274	67	87	73	144	243	227	355	405	788
Public transportation	388	61	93	98	216	251	345	498	881	1,040
Healthcare	4,262	2,115	1,809	2,688	3,499	4,330	4,894	5,202	5,854	6,740
Health insurance	2,462	1,309	1,082	1,629	2,035	2,546	2,887	3,240	3,187	3,642
Medical services	716	218	236	366	520	657	652	737	1,065	1,704
Drugs	932	527	440	619	839	952	1,192	1,031	1,366	1,142
Medical supplies	152	² 62	51	74	105	175	164	194	236	252
Entertainment	1,588	727	511	676	943	1,133	1,486	2,026	2,386	4,241
Fees and admissions	424	117	56	102	222	253	375	389	662	1,534
Audio and visual equipment and services	651	404	332	406	495	572	656	771	950	1,214
Pets, toys, hobbies, and playground equipment	244	135	97	150	135	203	236	297	335	552
Other entertainment supplies, equipment, and services	269	² 71	26	19	92	106	218	569	440	941
Personal care products and services	468	239	177	247	327	404	493	583	687	927
Reading	140	56	43	76	103	121	149	169	228	283
Education	215	² 53	² 46	115	39	87	155	258	274	862
Tobacco products and smoking supplies	168	144	104	131	173	159	210	202	198	189
Miscellaneous	800	428	195	388	386	636	822	857	1,151	2,151
Cash contributions	2,235	630	480	829	1,310	1,502	1,924	2,344	3,568	6,987
Personal insurance and pensions	1,810	194	145	242	305	648	1,093	1,890	3,007	8,495
Life and other personal insurance	351	129	116	174	164	230	298	397	427	1,145
Pensions and Social Security	1,459	² 65	28	68	140	418	795	1,493	2,580	7,350
Sources of income and personal taxes:										
Money income before taxes	37,461	2,322	8,271	12,623	17,476	24,674	34,579	44,860	58,565	121,510
Wages and salaries	11,134	² 434	288	418	1,056	3,031	7,031	12,411	20,253	54,453
Self-employment income	2,140	² -755	² -8	² -2	² -202	264	629	1,088	2,475	14,356
Social Security, private and government retirement	20,670	2,338	6,927	11,585	15,590	19,785	24,418	27,245	30,952	37,820
Interest, dividends, rental income, other property income	2,872	34	139	206	555	1,125	2,085	3,147	4,341	13,498
Unemployment and workers' compensation, veterans' benefits	118	² 2	² 17	² 9	² 25	50	² 152	² 391	² 147	² 330
Public assistance, supplemental security income, food stamps	250	178	722	248	295	227	141	² 170	144	² 175
Regular contributions for support	180	² 22	² 19	² 35	108	124	² 109	² 373	² 183	623
Other income	97	² 68	166	125	² 48	² 69	² 14	² 35	² 70	256
Personal taxes	1,080	21	56	159	361	343	599	831	1,268	5,603
Federal income taxes	708	² -12	-20	40	157	125	322	458	754	4,220
State and local income taxes	127	² -10	-11	4	21	28	53	101	199	712
Other taxes	245	44	87	114	184	189	225	272	315	670
Income after taxes	36,381	2,301	8,215	12,464	17,115	24,331	33,980	44,029	57,296	115,908

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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, 2005-2006 — Continued

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Addenda:										
Net change in total assets and liabilities	- \$3,748	- \$1,937	- \$1,582	- \$6,173	- \$2,888	- \$561	\$226	\$566	- \$5,900	- \$13,671
Net change in total assets	1,856	664	-1,570	-3,938	-135	1,586	7,247	9,839	4,374	1,917
Net change in total liabilities	5,604	2,600	13	2,235	2,753	2,147	7,021	9,273	10,274	15,588
Other financial information:										
Other money receipts	815	22	256	788	323	923	567	493	889	2,360
Mortgage principal paid on owned property	-1,097	-518	-157	-260	-415	-526	-962	-2,630	-1,458	-3,429
Estimated market value of owned home	183,199	121,422	80,278	110,093	124,860	149,907	188,173	219,366	245,374	400,644
Estimated monthly rental value of owned home	915	625	461	605	742	837	961	1,118	1,218	1,598
Gifts of goods and services	941	268	321	583	549	576	490	921	1,563	2,861
Food	75	23	18	11	83	44	44	71	69	275
Alcoholic beverages	9	(4)	225	22	28	3	26	5	18	18
Housing	183	241	82	112	110	145	116	166	215	544
Housekeeping supplies	25	(4)	253	24	15	20	18	20	23	59
Household textiles	11	215	23	25	22	17	6	211	211	24
Appliances and miscellaneous housewares	24	22	25	221	26	23	20	28	29	72
Major appliances	9	(4)	(4)	25	21	28	28	(3)	25	43
Small appliances and miscellaneous housewares	14	22	25	216	25	15	212	28	224	29
Miscellaneous household equipment	44	25	24	21	26	28	30	74	51	127
Other housing	81	220	217	62	61	56	43	53	101	262
Apparel and services	169	2106	128	31	72	121	144	209	211	482
Males, 2 and over	50	21	247	9	21	33	41	57	50	161
Females, 2 and over	71	298	261	14	16	48	56	113	80	200
Children under 2	19	25	210	6	11	20	17	21	32	41
Other apparel products and services	29	22	210	23	224	21	31	218	49	80
Jewelry and watches	9	22	22	21	25	10	12	210	214	24
All other apparel products and services ...	19	(4)	28	22	219	211	219	27	235	55
Transportation	78	(4)	(3)	129	45	18	34	36	277	141
Health care	104	25	240	2138	299	2115	215	269	2167	187
Entertainment	59	215	25	20	78	30	38	66	114	146
Toys, games, arts and crafts, and tricycles	22	24	23	26	11	19	18	38	25	71
Other entertainment	37	211	22	13	68	11	20	27	89	75
Personal care products and services	12	(4)	22	21	13	23	26	12	35	32
Reading	2	(3)	(3)	1	(3)	2	3	2	5	2
Education	128	236	214	290	218	40	26	185	160	570
All other gifts	122	262	26	47	22	55	57	100	294	464

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.