

Table 30. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

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)	24,310	742	1,470	3,300	3,010	4,810	3,004	2,099	2,693	3,181
Consumer unit characteristics:										
Income before taxes	\$39,604	-\$7,481	\$8,435	\$12,613	\$17,471	\$24,724	\$34,875	\$44,960	\$58,726	\$121,184
Income after taxes	38,949	-7,990	8,500	12,786	17,579	24,809	34,838	44,444	58,106	116,756
Age of reference person	75.0	74.7	76.2	77.7	77.3	75.5	74.3	73.9	73.0	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 181	(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	1.5
Earners4	.2	.1	.1	.1	.2	.4	.6	.8	1.2
Vehicles	1.6	.9	.8	.9	1.2	1.5	1.8	1.9	2.2	2.5
Percent distribution:										
Sex of reference person:										
Male	43	36	27	26	37	42	42	49	56	62
Female	57	64	73	74	63	58	58	51	44	38
Housing tenure:										
Homeowner	79	51	51	62	73	82	89	87	91	95
With mortgage	21	11	10	10	15	17	21	25	31	43
Without mortgage	58	39	41	52	58	64	67	62	60	52
Renter	21	49	49	38	27	18	11	13	9	5
Race of reference person:										
Black or African-American	10	21	21	14	10	9	8	7	4	6
White, Asian, and all other races	90	79	79	86	90	91	92	93	96	94
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	10	18	8	7	5	3	5	4	3
Not Hispanic or Latino	94	90	82	92	93	95	97	95	96	97
Education of reference person:										
Elementary (1-8)	10	18	27	17	11	9	7	5	4	3
High school (9-12)	45	46	45	55	53	51	51	40	39	23
College	44	35	26	28	35	40	42	54	57	74
Never attended and other	(²)	1	2	(²)	1	1	(²)	(²)	(²)	(³)
At least one vehicle owned or leased	85	63	56	66	81	88	92	95	97	96
Average annual expenditures	\$37,204	\$23,097	\$16,640	\$19,457	\$24,022	\$30,562	\$36,128	\$39,072	\$50,304	\$77,079
Food	4,797	3,335	2,577	2,933	2,955	4,117	4,819	5,177	6,199	8,322
Food at home	3,149	2,262	2,074	2,186	2,153	2,893	3,205	3,421	3,931	4,686
Cereals and bakery products	437	331	299	286	317	425	450	460	549	613
Cereals and cereal products	134	142	91	98	101	126	145	140	162	181
Bakery products	303	189	207	189	216	299	306	320	387	432
Meats, poultry, fish, and eggs	704	431	474	463	442	675	731	735	916	1,039
Beef	187	87	110	107	104	160	238	197	271	272
Pork	145	109	93	90	96	153	140	169	187	195
Other meats	95	61	61	63	56	97	103	103	117	135
Poultry	111	71	86	93	76	110	104	124	136	147
Fish and seafood	121	72	89	75	77	112	105	95	148	234
Eggs	44	32	36	36	34	42	42	48	57	56
Dairy products	354	259	253	234	252	304	359	410	453	522
Fresh milk and cream	131	91	128	90	103	122	126	150	155	175
Other dairy products	223	168	125	144	150	182	233	260	298	347
Fruits and vegetables	597	513	395	375	433	537	619	594	735	938
Fresh fruits	206	141	136	137	139	185	210	210	251	333
Fresh vegetables	188	160	125	109	141	166	195	185	224	309
Processed fruits	107	82	66	66	85	99	118	104	143	152
Processed vegetables	96	129	67	64	68	87	96	95	117	145

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, 2008-2009 — 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	\$1,058	\$728	\$654	\$828	\$708	\$952	\$1,046	\$1,222	\$1,278	\$1,574
Sugar and other sweets	124	73	66	78	80	108	133	156	153	188
Fats and oils	93	114	58	67	78	82	101	110	104	123
Miscellaneous foods	542	337	314	503	353	479	540	612	640	787
Nonalcoholic beverages	257	187	206	167	179	249	235	298	313	374
Food prepared by consumer unit on out-of-town trips	42	418	49	13	19	35	38	45	68	102
Food away from home	1,648	1,073	504	747	802	1,224	1,614	1,756	2,267	3,635
Alcoholic beverages	272	486	421	139	68	196	260	216	408	702
Housing	13,095	9,655	7,390	8,264	10,048	11,365	11,992	13,848	16,189	24,520
Shelter	7,054	5,929	4,456	4,656	5,400	5,964	6,089	7,132	8,617	13,758
Owned dwellings	4,763	2,365	1,872	2,126	3,135	3,904	4,447	5,098	6,464	10,868
Mortgage interest and charges	1,305	745	517	459	756	875	998	1,561	1,794	3,555
Property taxes	1,780	931	638	966	1,199	1,550	1,909	2,010	2,230	3,591
Maintenance, repairs, insurance, other expenses	1,678	689	718	702	1,180	1,478	1,540	1,528	2,440	3,722
Rented dwellings	1,700	3,408	2,527	2,404	2,074	1,652	1,192	1,454	1,289	895
Other lodging	592	4156	457	125	190	408	450	580	864	1,995
Utilities, fuels, and public services	3,297	2,428	2,050	2,349	2,767	3,167	3,429	3,612	3,894	4,924
Natural gas	516	356	316	378	446	487	536	563	580	797
Electricity	1,247	998	796	928	1,099	1,206	1,260	1,357	1,449	1,788
Fuel oil and other fuels	232	483	4104	135	172	242	319	265	266	334
Telephone services	841	631	571	603	663	796	841	892	1,035	1,302
Water and other public services	461	360	263	305	387	436	473	534	564	702
Household operations	880	609	229	420	746	727	676	798	1,227	2,032
Personal services	206	4230	450	4100	4213	216	479	4158	4367	376
Other household expenses	674	379	179	320	533	510	597	640	860	1,656
Housekeeping supplies	655	306	290	371	409	585	702	792	803	1,081
Laundry and cleaning supplies	126	99	95	85	88	108	136	143	153	186
Other household products	349	136	132	175	197	323	406	409	461	565
Postage and stationery	179	471	63	111	124	153	160	240	188	330
Household furnishings and equipment	1,209	385	365	470	727	923	1,096	1,514	1,648	2,725
Household textiles	104	498	23	46	67	82	72	180	122	217
Furniture	219	119	78	92	92	201	173	253	332	501
Floor coverings	44	410	419	6	83	14	25	53	29	137
Major appliances	159	476	107	64	80	154	145	162	269	302
Small appliances, miscellaneous housewares	103	411	39	69	58	78	56	198	109	212
Miscellaneous household equipment	580	69	100	193	347	393	625	668	787	1,356
Apparel and services	1,080	553	325	555	745	736	988	951	1,554	2,413
Men and boys	227	453	412	82	109	155	232	178	361	561
Men, 16 and over	205	427	49	78	104	140	219	139	329	504
Boys, 2 to 15	22	426	43	44	45	14	13	38	32	57
Women and girls	471	232	161	274	389	323	408	426	615	1,013
Women, 16 and over	437	229	158	262	365	294	380	382	569	943
Girls, 2 to 15	34	43	43	412	424	29	29	44	47	70
Children under 2	27	410	44	12	15	21	32	19	43	62
Footwear	201	4160	481	102	134	128	149	194	354	411
Other apparel products and services	154	98	66	85	98	109	166	134	180	367
Transportation	5,512	2,993	2,053	2,160	3,186	4,754	5,663	6,050	8,508	11,307
Vehicle purchases (net outlay)	1,684	450	4541	4264	845	1,487	1,676	1,907	2,932	3,960
Cars and trucks, new	1,049	(3)	(3)	4160	4447	767	1,043	1,273	2,034	2,725
Cars and trucks, used	592	450	541	4104	320	669	633	634	840	1,116
Other vehicles	442	(3)	(3)	(3)	478	451	(3)	(3)	459	4119
Gasoline and motor oil	1,433	890	588	694	925	1,313	1,546	1,805	1,963	2,580

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, 2008-2009 — Continued

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Other vehicle expenses	\$2,002	\$1,425	\$568	\$1,010	\$1,252	\$1,741	\$2,090	\$2,035	\$3,172	\$3,611
Vehicle finance charges	120	⁴ 68	⁴ 19	25	39	97	126	159	203	289
Maintenance and repairs	557	254	233	227	374	462	585	528	831	1,171
Vehicle insurance	1,023	⁴ 902	⁴ 226	652	⁴ 666	926	1,107	⁴ 1,049	1,736	1,382
Vehicle rental, leases, licenses, and other charges	302	201	91	106	172	256	272	298	402	768
Public transportation	394	628	355	193	164	214	351	303	440	1,156
Healthcare	4,726	3,004	2,213	2,688	3,441	4,567	5,288	5,627	6,567	7,125
Health insurance	2,937	1,808	1,410	1,833	2,294	2,932	3,335	3,534	3,845	4,126
Medical services	807	525	371	342	454	693	863	895	1,365	1,481
Drugs	825	551	355	438	590	805	930	1,033	1,141	1,207
Medical supplies	158	⁴ 121	77	74	103	138	159	165	216	311
Entertainment	1,988	927	693	843	1,048	1,659	2,244	2,027	2,575	4,415
Fees and admissions	388	148	74	97	167	241	320	405	520	1,227
Audio and visual equipment and services	785	599	428	491	558	758	834	858	985	1,280
Pets, toys, hobbies, and playground equipment	506	155	175	202	255	412	708	455	644	1,009
Other entertainment supplies, equipment, and services	310	⁴ 25	⁴ 15	53	67	247	382	309	426	899
Personal care products and services	521	325	212	296	379	393	533	524	741	1,013
Reading	143	72	52	66	102	115	153	160	208	290
Education	216	⁴ 16	⁴ 25	⁴ 198	23	96	90	129	344	792
Tobacco products and smoking supplies	184	122	97	127	161	236	184	172	209	231
Miscellaneous	626	408	229	255	363	444	746	805	765	1,359
Cash contributions	2,191	1,265	559	707	1,090	1,185	2,154	1,748	3,239	6,705
Personal insurance and pensions	1,851	336	195	226	414	699	1,015	1,639	2,800	7,885
Life and other personal insurance	325	249	135	151	134	180	284	293	437	976
Pensions and Social Security	1,526	⁴ 87	60	75	280	519	732	1,345	2,363	6,909
Sources of income and personal taxes:										
Money income before taxes	39,604	-7,481	8,435	12,613	17,471	24,724	34,875	44,960	58,726	121,184
Wages and salaries	12,121	2,111	309	581	964	2,731	7,150	12,006	18,649	55,885
Self-employment income	1,379	⁴ -15,033	⁴ -103	⁴ -130	⁴ -7	30	262	990	2,017	11,585
Social Security, private and government retirement	22,503	3,520	7,286	11,440	15,490	20,424	24,913	28,450	32,621	40,452
Interest, dividends, rental income, other property income	2,865	1,380	145	174	511	1,028	2,060	2,909	4,469	11,638
Unemployment and workers' compensation, veterans' benefits	99	⁴ 10	⁴ 27	⁴ 12	⁴ 7	⁴ 51	⁴ 58	⁴ 95	192	362
Public assistance, supplemental security income, food stamps	266	237	511	327	348	222	171	245	313	148
Regular contributions for support	171	⁴ 30	⁴ 52	⁴ 59	⁴ 62	139	⁴ 186	⁴ 146	⁴ 294	429
Other income	200	⁴ 263	⁴ 208	150	⁴ 96	97	⁴ 74	⁴ 119	⁴ 172	684
Personal taxes	655	508	-65	-173	-108	-85	37	516	621	4,428
Federal income taxes	591	337	19	-22	30	22	85	498	562	3,509
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-286	⁴ -142	-131	-182	-243	-273	-287	-407	-431	-353
State and local income taxes	116	⁴ 80	⁴ 5	-16	-2	5	57	150	116	625
Other taxes	233	234	41	47	107	161	182	275	374	646

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, 2008-2009 — Continued

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Income after taxes	38,949	-7,990	8,500	12,786	17,579	24,809	34,838	44,444	58,106	116,756
Addenda:										
Net change in total assets and liabilities	\$469	\$6,319	-\$5,672	-\$1,009	\$1,714	-\$146	\$225	\$1,408	-\$3,950	\$6,580
Net change in total assets	2,996	4,963	330	-69	2,792	593	104	4,368	-69	15,198
Net change in total liabilities	2,527	-1,357	6,002	940	1,078	739	-121	2,960	3,880	8,618
Other financial information:										
Other money receipts	635	469	45	125	132	244	560	1,923	353	2,115
Mortgage principal paid on owned property	-1,150	-617	-350	-386	-503	-721	-893	-1,335	-1,580	-3,455
Estimated market value of owned home	181,719	119,449	83,918	101,283	131,471	156,561	188,081	193,935	229,302	356,140
Estimated monthly rental value of owned home	926	616	442	566	709	848	980	1,014	1,151	1,622
Gifts of goods and services	927	184	402	511	543	598	934	969	1,235	2,195
Food	72	43	47	23	21	54	77	116	82	178
Alcoholic beverages	14	(³)	(³)	47	43	16	16	11	16	31
Housing	184	434	92	122	197	134	163	245	237	287
Housekeeping supplies	30	(³)	42	37	45	16	38	48	40	48
Household textiles	7	47	(²)	45	46	6	43	415	49	11
Appliances and miscellaneous housewares	15	42	44	44	48	10	16	416	430	26
Major appliances	5	(³)	(³)	43	47	44	11	44	47	7
Small appliances and miscellaneous housewares	9	42	44	41	41	46	46	413	423	19
Miscellaneous household equipment	47	43	415	415	416	36	48	114	71	71
Other housing	85	422	71	62	162	65	59	51	87	130
Apparel and services	185	448	24	99	138	129	220	146	291	362
Males, 2 and over	51	433	46	25	59	35	33	37	100	97
Females, 2 and over	74	43	411	48	42	58	73	52	108	160
Children under 2	24	410	44	9	6	18	31	18	43	58
Other apparel products and services	36	42	43	417	430	18	83	440	40	47
Jewelry and watches	11	(²)	41	45	43	43	432	45	13	25
All other apparel products and services ...	24	42	42	412	428	415	52	434	427	21
Transportation	100	18	13	33	47	40	65	147	86	385
Healthcare	44	(³)	(²)	421	45	431	427	474	4180	431
Entertainment	80	427	413	425	34	56	89	74	90	221
Toys, games, arts and crafts, and tricycles Other entertainment	28	(³)	42	415	414	49	440	424	427	78
Personal care products and services	52	427	412	11	20	47	49	50	63	143
Reading	12	(³)	42	45	413	8	18	9	25	12
Education	2	(³)	42	42	1	2	2	41	42	4
All other gifts	126	49	43	4156	49	67	44	458	105	519
	109	45	245	18	75	61	213	88	119	165

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.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010