

**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<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) .....  | 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 18 .....                        | .1                             | ( <sup>1</sup> )        | ( <sup>1</sup> )         | ( <sup>1</sup> )           | ( <sup>1</sup> )           | .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                     |
| Earners .....                                  | .5                             | 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                          | ( <sup>3</sup> )           | ( <sup>3</sup> )           | ( <sup>3</sup> )           | ( <sup>3</sup> )           | ( <sup>3</sup> )        |
| 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<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 .....                                     | \$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<br>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<br>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<br>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                     | 2                        | 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                     | 2                        | 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**

| 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 .....  | \$1,589                        | \$660                   | \$544                    | \$678                      | \$1,046                    | \$1,423                    | \$1,631                    | \$2,141                    | \$2,373                    | \$3,529                 |
| Vehicle finance charges .....   | 117                            | <sup>2</sup> 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<br>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                            | <sup>2</sup> 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<br>equipment .....                | 244                            | 135                     | 97                       | 150                        | 135                        | 203                        | 236                        | 297                        | 335                        | 552                     |
| Other entertainment supplies, equipment,<br>and services .....        | 269                            | <sup>2</sup> 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                            | <sup>2</sup> 53         | <sup>2</sup> 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                          | <sup>2</sup> 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                         | <sup>2</sup> 434        | 288                      | 418                        | 1,056                      | 3,031                      | 7,031                      | 12,411                     | 20,253                     | 54,453                  |
| Self-employment income .....  | 2,140                          | <sup>2</sup> -755       | <sup>2</sup> -8          | <sup>2</sup> -2            | <sup>2</sup> -202          | 264                        | 629                        | 1,088                      | 2,475                      | 14,356                  |
| Social Security, private and government<br>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<br>property income .....    | 2,872                          | 34                      | 139                      | 206                        | 555                        | 1,125                      | 2,085                      | 3,147                      | 4,341                      | 13,498                  |
| Unemployment and workers' compensation,<br>veterans' benefits .....   | 118                            | <sup>2</sup> 2          | <sup>2</sup> 17          | <sup>2</sup> 9             | <sup>2</sup> 25            | 50                         | <sup>2</sup> 152           | <sup>2</sup> 391           | <sup>2</sup> 147           | <sup>2</sup> 330        |
| Public assistance, supplemental security<br>income, food stamps ..... | 250                            | 178                     | 722                      | 248                        | 295                        | 227                        | 141                        | <sup>2</sup> 170           | 144                        | <sup>2</sup> 175        |
| Regular contributions for support .....                               | 180                            | <sup>2</sup> 22         | <sup>2</sup> 19          | <sup>2</sup> 35            | 108                        | 124                        | <sup>2</sup> 109           | <sup>2</sup> 373           | <sup>2</sup> 183           | 623                     |
| Other income .....  | 97                             | <sup>2</sup> 68         | 166                      | 125                        | <sup>2</sup> 48            | <sup>2</sup> 69            | <sup>2</sup> 14            | <sup>2</sup> 35            | <sup>2</sup> 70            | 256                     |
| Personal taxes .....  | 1,080                          | 21                      | 56                       | 159                        | 361                        | 343                        | 599                        | 831                        | 1,268                      | 5,603                   |
| Federal income taxes .....  | 708                            | <sup>2</sup> -12        | -20                      | 40                         | 157                        | 125                        | 322                        | 458                        | 754                        | 4,220                   |
| State and local income taxes .....                                    | 127                            | <sup>2</sup> -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                 |

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<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 |
|--|--------------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------|
| 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<br>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<br>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<br>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.