

Table 13. Health Care: Indexed spending by high-income consumer units, 2007

(indexed average annual spending of consumer units with high incomes on health care, by before-tax income of consumer unit, 2007; index definition: an index of 100 is the average for all consumer units; an index of 132 means that spending by consumer units in that group is 32 percent above the average for all consumer units; an index of 68 indicates spending that is 32 percent below the average for all consumer units)

	total consumer units	\$100,000 or more	\$100,000– \$119,999	\$120,000– \$149,999	\$150,000 or more
Average spending of consumer units, total	\$49,638	\$101,041	\$77,838	\$91,864	\$126,443
Average spending of consumer units, index	100	204	157	185	255
HEALTH CARE	100	152	133	151	170
Health insurance	100	138	121	141	150
Commercial health insurance	100	189	153	211	202
Traditional fee-for-service health plan (not BCBS)	100	159	143	185	153
Preferred-provider health plan (not BCBS)	100	202	157	223	223
Blue Cross, Blue Shield	100	172	152	170	190
Traditional fee-for-service health plan	100	151	133	189	139
Preferred-provider health plan	100	201	176	172	241
Health maintenance organization	100	171	145	187	181
Commercial Medicare supplement	100	60	89	46	47
Other BCBS health insurance	100	168	100	163	226
Health maintenance plans (HMOs)	100	161	129	158	188
Medicare payments	100	46	53	48	39
Medicare prescription drug premium	100	52	72	47	39
Commercial Medicare supplements and other health insurance	100	91	84	110	84
Commercial Medicare supplement (not BCBS)	100	65	60	84	56
Other health insurance (not BCBS)	100	157	144	177	154
Long-term care insurance	100	216	188	165	273
Medical services	100	189	165	181	213
Physician's services	100	159	164	162	153
Dental services	100	203	147	215	241
Eye care services	100	183	204	153	187
Service by professionals other than physician	100	242	119	179	385
Lab tests, X-rays	100	154	182	111	160
Hospital room and services	100	168	203	184	127
Care in convalescent or nursing home	100	178	131	20	327
Other medical services	100	299	299	288	307
Drugs	100	139	117	132	161
Nonprescription drugs	100	168	136	167	197
Nonprescription vitamins	100	183	94	178	262
Prescription drugs	100	127	116	119	141
Medical supplies	100	174	162	163	192
Eyeglasses and contact lenses	100	196	149	221	217
Hearing aids	100	151	229	55	154
Topicals and dressings	100	162	167	122	188
Medical equipment for general use	100	136	163	104	135
Supportive and convalescent medical equipment	100	85	78	107	75
Rental of medical equipment	100	98	119	–	149
Rental of supportive and convalescent medical equipment	100	141	151	259	51

Note: "–" means sample is too small to make a reliable estimate.

Source: Calculations by New Strategist based on the Bureau of Labor Statistics' 2007 Consumer Expenditure Survey

Eye Care Services (Out-of-Pocket Expenses)

Best customers: Householders aged 45 to 54
Married couples with school-aged or older children at home

Customer trends: Average household spending on eye care services could continue to fall as the small generation X fills the best-customer lifestage.

The biggest out-of-pocket spenders on eye care services are families with children and those who need reading glasses as they enter the second half of their life. Householders aged 45 to 54 spend 29 percent more than average on this item. Married couples with school-aged children at home spend 61 percent more than average on this item as they visit eye care specialists to outfit their children with glasses and contact lenses. Married couples with adult children at home spend 34 percent more than average, partly because their households are larger than average.

Average household spending on eye care services declined 10 percent between 2000 and 2007, after adjusting for inflation. Behind the spending decline is belt tightening as other health care costs increased. Average household spending on eye care services could continue to decline as the small generation X fills the best-customer lifestage.

Table 35. Eye care services (out-of-pocket expenses)

Total household spending	\$4,552,077,480.00		
Average household spends	37.88		
	AVERAGE HOUSEHOLD SPENDING	BEST CUSTOMERS (index)	BIGGEST CUSTOMERS (market share)
AGE OF HOUSEHOLDER			
Average household	\$37.88	100	100.0%
Under age 25	7.22	19	1.3
Aged 25 to 34	35.64	94	16.0
Aged 35 to 44	37.48	99	19.3
Aged 45 to 54	48.75	129	27.0
Aged 55 to 64	41.11	109	17.6
Aged 65 to 74	41.98	111	11.1
Aged 75 or older	30.68	81	7.7

	AVERAGE HOUSEHOLD SPENDING	BEST CUSTOMERS (index)	BIGGEST CUSTOMERS (market share)
HOUSEHOLD INCOME			
Average household	\$37.88	100	100.0%
Under \$20,000	14.96	39	8.1
\$20,000 to \$39,999	23.76	63	14.6
\$40,000 to \$49,999	33.58	89	8.7
\$50,000 to \$69,999	29.04	77	11.7
\$70,000 to \$79,999	56.28	149	8.6
\$80,000 to \$99,999	78.53	207	16.9
\$100,000 or more	69.36	183	31.4
HOUSEHOLD TYPE			
Average household	37.88	100	100.0
Married couples	47.73	126	63.7
Married couples, no children	43.43	115	24.7
Married couples, with children	54.66	144	36.0
Oldest child under age 6	43.86	116	5.7
Oldest child aged 6 to 17	61.09	161	20.5
Oldest child aged 18 or older	50.71	134	9.9
Single parent with child under age 18	26.49	70	4.2
Single person	28.01	74	22.0
RACE AND HISPANIC ORIGIN			
Average household	37.88	100	100.0
Asian	18.90	50	1.8
Black	15.00	40	4.8
Hispanic	24.71	65	7.7
Non-Hispanic white and other	43.48	115	87.6
REGION			
Average household	37.88	100	100.0
Northeast	29.39	78	14.5
Midwest	43.12	114	26.0
South	33.92	90	32.2
West	45.85	121	27.4
EDUCATION			
Average household	37.88	100	100.0
Less than high school graduate	19.97	53	8.0
High school graduate	21.72	57	14.5
Some college	39.75	105	22.9
Associate's degree	34.21	90	8.0
College graduate	61.05	161	46.6
Bachelor's degree	63.51	168	31.4
Master's, professional, doctoral degree	56.54	149	15.2

Note: Market shares may not sum to 100.0 because of rounding and missing categories by household type. "Asian" and "black" include Hispanics and non-Hispanics who identify themselves as being of the respective race alone. "Hispanic" includes people of any race who identify themselves as Hispanic. "Other" includes people who identify themselves as non-Hispanic and as Alaska Native, American Indian, Asian (who are also included in the "Asian" row), Native Hawaiian or other Pacific Islander, as well as non-Hispanics reporting more than one race.

Source: Calculations by New Strategist based on the Bureau of Labor Statistics' 2007 Consumer Expenditure Survey