

Table 3254. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022

Item	Total 65 years and older	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Number of consumer units (in thousands) ¹	36,500	4,583	10,085	4,751	3,458	4,675	3,659	5,290
Consumer unit characteristics:								
Income before taxes	\$57,880	\$8,632	\$22,114	\$34,756	\$44,781	\$58,786	\$83,642	\$179,454
Income after taxes	55,046	10,153	23,710	36,962	46,174	58,692	81,084	154,497
Age of reference person	74.2	75.1	76.2	74.2	74.3	72.9	72.6	71.6
Average number in consumer unit:								
People	1.7	1.2	1.3	1.7	1.8	1.9	2.1	2.3
Children under 181	(²)	(²)	(²)	(²)	.1	.1	.1
Adults 65 and older	1.4	1.1	1.2	1.5	1.5	1.5	1.6	1.6
Earners5	.1	.1	.3	.4	.7	.9	1.3
Vehicles	1.7	.8	1.2	1.7	1.8	2.0	2.4	2.6
Percent distribution:								
Reference person:								
Men	46	36	37	46	51	51	55	59
Women	54	64	63	54	49	49	45	41
Housing tenure:								
Homeowner	77	51	67	83	84	87	90	94
With mortgage	25	11	17	23	26	32	35	43
Without mortgage	52	40	51	60	58	55	55	50
Renter	23	49	33	17	16	13	10	6
Race of reference person:								
Black or African-American	11	18	12	8	9	9	11	5
White, Asian, and all other races, not including Black or African-American	89	82	88	92	91	91	89	95
Hispanic or Latino origin of reference person:								
Hispanic or Latino	7	12	8	7	6	5	5	4
Not Hispanic or Latino	93	88	92	93	94	95	95	96
Education of reference person:								
Elementary (1-8)	3	10	4	3	1	1	1	(²)
High school (9-12)	32	43	42	36	30	25	24	12
College	65	46	54	61	69	73	75	88
Never attended and other	(²)	1	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	88	61	83	93	95	96	96	98
Average annual expenditures	\$55,064	\$27,074	\$36,583	\$46,732	\$52,624	\$59,599	\$71,506	\$106,150
Food								
Food at home	4,648	3,005	3,353	3,793	4,564	5,161	5,918	7,397
Cereals and bakery products	600	374	450	493	574	651	806	920
Cereals and cereal products	163	107	116	139	152	167	222	262
Bakery products	437	267	333	354	422	484	584	658
Meats, poultry, fish, and eggs	977	688	667	748	1,016	1,147	1,222	1,558
Beef	251	226	152	169	235	333	299	414
Pork	213	131	146	174	248	268	273	303
Other meats	133	64	87	108	138	146	179	229
Poultry	155	114	120	104	163	171	189	240
Fish and seafood	166	109	114	139	167	168	207	280
Eggs	61	43	48	53	65	60	75	92
Dairy products	466	280	338	397	475	517	586	728
Fresh milk and cream	139	101	106	119	148	139	177	205
Other dairy products	327	180	232	279	326	377	409	523
Fruits and vegetables	914	574	661	734	858	958	1,158	1,541
Fresh fruits	345	231	243	269	320	347	452	596
Fresh vegetables	289	179	209	225	274	310	355	500
Processed fruits	121	67	88	114	113	125	154	196
Processed vegetables	158	97	121	126	151	176	197	249
Other food at home	1,691	1,090	1,237	1,421	1,641	1,889	2,146	2,650
Sugar and other sweets	179	100	140	147	190	190	234	268
Fats and oils	121	84	92	106	120	137	140	184
Miscellaneous foods	880	585	665	708	808	989	1,101	1,383

See footnotes at end of table.

Table 3254. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022 — Continued

Item	Total 65 years and older	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 and more
Nonalcoholic beverages	451	313	320	409	461	489	591	664
Food prepared by consumer unit on out of town trips	59	³⁸	19	50	62	84	80	151
Food away from home	2,257	863	1,184	1,845	2,068	2,509	3,038	4,789
Alcoholic beverages	493	179	249	342	434	506	529	1,275
Housing	19,628	11,476	14,169	17,441	19,932	21,234	24,648	33,614
Shelter	11,048	6,946	8,347	9,345	11,418	11,719	13,070	19,047
Owned dwellings	7,200	2,651	4,277	6,308	7,728	8,523	9,517	14,396
Mortgage interest and charges	1,479	426	753	1,176	1,737	1,861	2,051	3,143
Property taxes	2,599	1,042	1,541	2,370	2,706	3,042	3,226	5,275
Maintenance, repairs, insurance, and other expenses	3,122	1,183	1,982	2,762	3,284	3,620	4,241	5,978
Rented dwellings	2,892	4,082	3,758	2,407	2,823	2,120	2,220	1,838
Other lodging	957	212	313	631	868	1,076	1,333	2,813
Utilities, fuels, and public services	4,080	2,497	3,112	4,018	4,322	4,592	5,034	6,084
Natural gas	498	299	393	470	525	559	608	749
Electricity	1,533	1,095	1,244	1,569	1,597	1,644	1,805	2,106
Fuel oil and other fuels	182	48	118	184	160	237	233	347
Telephone services	1,140	650	803	1,047	1,222	1,316	1,549	1,800
Residential phone service, VOIP, and phone cards	290	207	265	257	310	307	336	384
Cellular phone service	850	444	538	790	912	1,009	1,214	1,416
Water and other public services	726	404	553	749	818	835	839	1,082
Household operations	1,511	671	1,030	1,464	1,505	1,654	1,857	2,825
Personal services	109	³⁴⁴	³⁸⁰	³⁹¹	³¹⁶⁰	³⁴⁷	³¹⁶²	³²²⁰
Other household expenses	1,402	627	950	1,374	1,345	1,607	1,695	2,605
Housekeeping supplies	803	455	559	624	829	918	1,118	1,266
Laundry and cleaning supplies	161	107	130	159	166	163	223	199
Other household products	507	283	334	340	487	613	683	888
Postage and stationery	136	64	94	125	176	142	213	179
Household furnishings and equipment	2,186	907	1,121	1,990	1,858	2,352	3,569	4,391
Household textiles	117	45	67	97	128	110	187	215
Furniture	517	170	272	502	461	432	602	1,348
Floor coverings	24	5	18	19	34	31	25	44
Major appliances	373	133	247	338	305	395	343	896
Small appliances and miscellaneous housewares	129	49	80	122	143	138	188	220
Miscellaneous household equipment	1,026	503	437	913	787	1,245	2,224	1,668
Apparel and services	1,058	686	546	686	1,039	1,093	1,332	2,314
Men and boys	238	79	123	93	204	222	367	608
Men, 16 and over	218	79	111	85	192	216	334	544
Boys, 2 to 15	20	³¹	³¹¹	³⁸	³¹²	³⁶	³³³	⁶⁴
Women and girls	454	389	258	345	430	490	481	890
Women, 16 and over	436	388	248	336	403	462	460	854
Girls, 2 to 15	18	³¹	³¹⁰	³⁹	³²⁷	³²⁸	³²¹	³⁷
Children under 2	10	³⁴	³⁶	³⁹	³⁸	³⁷	³⁷	²⁹
Footwear	206	133	85	154	257	219	199	467
Other apparel products and services	150	80	74	84	141	155	279	319
Transportation	7,678	3,021	4,756	7,518	7,573	9,643	10,503	13,785
Vehicle purchases (net outlay)	2,712	³⁷⁸³	1,602	3,052	2,306	3,864	3,999	4,553
Cars and trucks, new	1,435	³¹⁷⁵	692	1,607	1,310	2,201	2,306	2,595
Cars and trucks, used	1,271	609	902	1,445	997	1,663	1,670	1,946
Other vehicles	³⁶	(⁴)	³⁹	(⁴)	(⁴)	(⁴)	³²²	³¹³
Gasoline, other fuels, and motor oil	1,704	786	1,081	1,665	1,857	2,081	2,329	2,859
Other vehicle expenses	2,825	1,291	1,887	2,501	3,019	3,253	3,783	5,042
Vehicle finance charges	129	45	72	102	166	148	202	243
Maintenance and repairs	875	392	572	795	980	948	1,127	1,613
Vehicle rental, leases, licenses, and other charges	621	201	323	479	618	748	875	1,392
Vehicle insurance	1,200	653	919	1,126	1,254	1,409	1,579	1,794
Public and other transportation	437	161	186	299	391	445	393	1,332
Healthcare	7,288	4,123	5,573	7,298	7,382	8,214	9,200	11,003
Health insurance	5,128	3,200	3,871	5,249	5,460	5,858	6,246	7,450
Medical services	1,110	493	907	1,053	871	1,161	1,384	2,003
Drugs	785	317	608	731	746	945	1,157	1,129
Medical supplies	266	113	188	266	305	249	412	421
Entertainment	2,780	1,166	1,580	2,353	2,691	3,198	4,615	5,093
Fees and admissions	449	80	162	252	354	549	536	1,386
Audio and visual equipment and services	1,026	599	769	1,043	1,025	1,149	1,243	1,605
Pets, toys, hobbies, and playground equipment	801	343	400	812	896	870	1,467	1,232

See footnotes at end of table.

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Pets	677	314	327	659	800	732	1,256	1,036
Toys, hobbies, and playground equipment.....	124	³ 29	73	153	97	138	211	196
Other entertainment supplies, equipment, and services	504	146	248	246	415	630	1,369	869
Personal care products and services	667	319	410	560	723	776	848	1,244
Reading	145	43	117	85	152	163	212	252
Education.....	327	43	70	202	433	400	401	982
Tobacco products and smoking supplies.....	240	187	243	288	247	228	316	194
Miscellaneous.....	882	411	692	713	876	803	1,006	1,772
Cash contributions.....	3,899	1,261	3,160	2,573	3,014	3,187	4,011	9,917
Personal insurance and pensions	3,072	290	481	1,035	1,496	2,484	4,930	12,519
Life and other personal insurance.....	506	186	270	491	481	474	701	1,159
Pensions and Social Security	2,566	104	211	544	1,015	2,010	4,229	11,360
Sources of income and personal taxes:								
Income before taxes.....	\$57,880	\$8,632	\$22,114	\$34,756	\$44,781	\$58,786	\$83,642	\$179,454
Wages and salaries.....	20,408	421	1,567	4,721	9,044	16,642	32,048	90,442
Self-employment income.....	3,175	³ 499	112	399	791	1,765	2,919	17,674
Social Security, private and government retirement.....	29,316	7,146	19,352	27,691	32,297	36,387	42,239	51,843
Interest, dividends, rental income, and other property income.....	3,704	196	386	1,063	1,770	2,792	4,904	16,681
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	375	972	414	289	244	252	195	180
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	713	88	183	521	583	829	1,174	2,099
Other income.....	190	309	101	³ 72	³ 52	119	³ 163	535
Personal taxes (contains some imputed values)	2,834	-1,521	-1,596	-2,205	-1,393	95	2,558	24,956
Federal income taxes.....	2,911	-619	-590	-910	-542	582	2,891	20,404
Stimulus payment (new UCC Q20202)#.....	-1,004	-791	-914	-1,276	-1,043	-1,021	-1,349	-837
State and local income taxes.....	861	-124	-128	-80	83	433	942	5,276
Other taxes.....	66	³ 13	36	60	109	101	74	114
Income after taxes	55,046	10,153	23,710	36,962	46,174	58,692	81,084	154,497
Addenda:								
Net change in total assets and liabilities	\$5,900	\$1,963	\$2,079	\$6,087	-\$3,234	\$7,349	-\$5,444	\$28,963
Net change in total assets.....	10,637	2,439	4,457	9,279	1,664	13,366	7,244	36,540
Net change in total liabilities.....	4,737	475	2,378	3,192	4,898	6,017	12,688	7,577
Other financial information:								
Other money receipts.....	857	³ 102	539	549	669	1,370	520	2,294
Mortgage principal paid on owned property.....	-1,907	-536	-859	-1,130	-2,278	-2,186	-2,682	-4,767
Estimated market value of owned home.....	301,311	146,880	190,093	277,479	293,812	364,262	376,887	565,559
Estimated monthly rental value of owned home.....	1,501	799	1,056	1,462	1,529	1,769	1,834	2,508

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

⁴ No data reported.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.