

Table 3253. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

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)	29,554	975	1,023	3,207	3,702	5,468	3,890	2,681	3,519	5,089
Consumer unit characteristics:										
Income before taxes	\$45,964	\$2,416	\$8,614	\$12,944	\$17,405	\$24,862	\$34,553	\$44,741	\$58,775	\$126,590
Income after taxes	42,509	2,455	8,617	13,073	17,547	24,916	34,376	43,670	56,394	108,616
Age of reference person	74.2	74.7	76.2	76.5	76.7	75.4	74.1	73.0	72.5	71.2
Average number in consumer unit:										
People	1.8	1.4	1.2	1.2	1.3	1.6	1.9	2.0	2.1	2.3
Children under 181	1.1	(²)	(²)	(²)	(²)	.1	.1	.1	.1
Adults 65 and older	1.4	1.2	1.1	1.1	1.1	1.4	1.6	1.5	1.5	1.5
Earners5	.2	.1	.1	.1	.2	.4	.6	.8	1.2
Vehicles	1.7	.9	.8	.8	1.2	1.6	1.9	2.1	2.2	2.6
Percent distribution:										
Reference person:										
Men	46	38	34	29	34	44	48	52	51	61
Women	54	62	66	71	66	56	52	48	49	39
Housing tenure:										
Homeowner	80	56	57	59	73	80	85	85	89	93
With mortgage	22	13	12	12	16	17	21	27	27	40
Without mortgage	57	43	45	47	57	64	64	58	61	53
Renter	20	44	43	41	27	20	15	15	11	7
Race of reference person:										
Black or African-American	9	20	12	18	11	9	7	9	6	5
White, Asian, and all other races	91	80	88	82	89	91	93	91	94	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	15	14	9	5	6	6	5	5	4
Not Hispanic or Latino	94	85	86	91	95	94	94	95	95	96
Education of reference person:										
Elementary (1-8)	5	12	15	11	7	4	2	3	3	1
High school (9-12)	40	47	48	53	48	45	44	39	34	19
College	55	39	36	35	45	50	53	58	63	80
Never attended and other	(²)	2	1	1	(²)	(²)	1	(²)	(²)	(²)
At least one vehicle owned or leased	86	55	58	62	80	87	94	95	97	97
Average annual expenditures	\$44,178	\$24,555	\$21,278	\$22,072	\$26,803	\$33,843	\$41,039	\$44,919	\$51,732	\$86,534
Food	5,486	3,660	2,819	3,199	3,516	4,383	5,422	5,606	6,476	9,547
Food at home	3,398	2,579	1,829	2,334	2,412	2,854	3,601	3,467	4,093	5,105
Cereals and bakery products	469	334	307	319	359	407	495	491	555	666
Cereals and cereal products	138	102	105	99	96	115	150	139	151	208
Bakery products	331	232	202	220	262	292	344	352	404	458
Meats, poultry, fish, and eggs	720	607	360	574	521	575	798	694	873	1,049
Beef	185	125	99	146	138	160	202	162	214	273
Pork	151	99	54	111	110	116	184	140	207	211
Other meats	98	73	48	67	69	73	114	110	122	143
Poultry	120	156	77	105	91	100	123	123	139	160
Fish and seafood	114	99	44	103	71	79	116	107	133	193
Eggs	53	56	38	42	40	48	57	52	58	69
Dairy products	368	286	217	255	266	315	359	384	455	547
Fresh milk and cream	120	104	87	95	88	110	117	122	136	167
Other dairy products	248	182	130	160	178	205	241	262	319	380
Fruits and vegetables	681	571	365	445	458	575	692	721	821	1,051
Fresh fruits	254	220	131	152	159	223	265	303	284	391
Fresh vegetables	219	200	115	154	159	175	215	221	258	349
Processed fruits	96	71	57	68	64	81	94	96	133	143
Processed vegetables	112	80	62	71	76	96	118	102	146	169
Other food at home	1,160	781	580	741	808	982	1,257	1,177	1,388	1,792
Sugar and other sweets	138	96	61	85	86	127	150	144	157	214
Fats and oils	100	53	45	81	70	82	124	118	120	132
Miscellaneous foods	556	360	279	325	405	467	601	569	663	868
Nonalcoholic beverages	314	251	186	242	236	275	322	293	371	454
Food prepared by consumer unit on out-of-town trips	52	121	19	18	12	31	61	53	78	123

See footnotes at end of table.

Table 3253. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — 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
Food away from home	2,088	1,080	990	865	1,103	1,529	1,821	2,139	2,384	4,442
Alcoholic beverages	358	351	83	157	145	171	250	408	339	945
Housing	15,180	10,030	8,643	9,549	10,787	12,634	13,969	15,356	16,771	26,627
Shelter	8,307	5,908	5,079	5,709	6,006	6,913	7,324	8,114	8,706	14,803
Owned dwellings	5,469	2,930	2,432	2,550	3,224	4,346	5,061	5,484	6,472	10,855
Mortgage interest and charges	1,413	660	589	594	642	984	1,345	1,349	1,612	3,210
Property taxes	2,098	1,146	855	1,008	1,335	1,720	1,917	2,274	2,517	3,935
Maintenance, repairs, insurance, other expenses	1,957	1,125	988	948	1,246	1,642	1,799	1,861	2,342	3,709
Rented dwellings	2,056	2,770	2,491	2,952	2,502	2,145	1,714	1,973	1,546	1,505
Other lodging	782	1208	156	206	280	421	550	657	688	2,443
Utilities, fuels, and public services	3,677	2,648	2,291	2,342	2,896	3,349	3,759	4,054	4,215	5,284
Natural gas	431	293	227	244	351	396	439	512	475	633
Electricity	1,426	1,103	1,036	1,002	1,186	1,355	1,493	1,545	1,616	1,837
Fuel oil and other fuels	207	1205	194	136	144	173	178	213	259	343
Telephone services	1,067	711	593	609	794	908	1,105	1,171	1,258	1,673
Residential phone service, VOIP, and phone cards	510	467	385	393	466	486	511	519	545	645
Cellular phone service	557	244	208	216	328	422	594	651	714	1,028
Water and other public services	546	336	341	351	421	517	544	614	607	798
Household operations	1,086	439	379	559	702	866	811	963	1,366	2,281
Personal services	147	118	(3)	1209	1124	1124	136	121	1279	265
Other household expenses	939	421	379	350	578	742	775	941	1,087	2,016
Housekeeping supplies	687	372	411	405	451	563	746	686	766	1,157
Laundry and cleaning supplies	133	85	67	93	89	110	146	175	136	202
Other household products	388	179	282	213	264	306	421	336	438	682
Postage and stationery	166	108	62	99	98	147	179	175	193	273
Household furnishings and equipment	1,423	663	483	535	733	944	1,329	1,540	1,718	3,103
Household textiles	98	41	122	75	31	50	107	159	150	166
Furniture	281	176	62	102	182	174	233	263	343	646
Floor coverings	20	110	114	5	11	10	11	15	10	69
Major appliances	266	74	95	95	142	228	302	178	306	563
Small appliances, miscellaneous housewares	101	76	54	45	54	74	87	173	97	187
Miscellaneous household equipment	658	285	236	213	313	408	589	762	812	1,471
Apparel and services	1,081	376	465	477	611	686	1,050	1,135	1,346	2,244
Men and boys	211	84	120	81	117	141	159	202	362	407
Men, 16 and over	189	182	1110	75	105	126	137	172	332	369
Boys, 2 to 15	21	12	110	6	12	15	22	31	30	38
Women and girls	484	145	147	235	317	353	540	474	486	969
Women, 16 and over	451	144	129	223	310	330	527	412	437	894
Girls, 2 to 15	34	11	118	112	17	23	13	63	50	75
Children under 2	18	(2)	15	11	14	115	137	115	124	128
Footwear	207	157	1139	176	72	93	212	240	309	450
Other apparel products and services	161	89	54	84	100	84	102	204	165	391
Transportation	6,895	3,071	2,362	2,141	3,427	5,072	6,337	7,514	8,383	15,007
Vehicle purchases (net outlay)	2,410	1812	1140	1279	861	1,446	1,770	2,946	3,018	6,465
Cars and trucks, new	1,497	1319	(3)	1137	531	819	1,048	1,955	1,438	4,455
Cars and trucks, used	906	1493	1140	1142	330	609	707	991	1,574	2,004
Other vehicles	17	(3)	(3)	(3)	(3)	118	115	(3)	16	17
Gasoline and motor oil	1,598	777	819	700	994	1,336	1,724	1,899	2,100	2,598
Other vehicle expenses	2,337	1,242	1,301	1,013	1,301	1,989	2,383	2,181	2,530	4,550
Vehicle finance charges	107	126	130	22	46	66	121	131	154	224
Maintenance and repairs	755	324	335	260	408	570	845	871	938	1,419
Vehicle insurance	1,032	1735	1777	1597	682	1,014	999	1801	926	1,839
Vehicle rental, leases, licenses, and other charges	442	157	158	133	164	339	417	379	512	1,067
Public and other transportation	550	241	102	150	271	301	460	487	734	1,395
Healthcare	5,796	3,086	3,018	3,004	4,052	5,439	6,109	6,339	7,532	8,551
Health insurance	3,921	2,134	2,181	2,016	2,803	3,721	4,305	4,501	4,963	5,522
Medical services	957	489	480	542	577	903	854	896	1,335	1,589
Drugs	698	402	259	375	493	654	723	736	933	1,039
Medical supplies	219	61	98	71	179	160	227	206	302	401
Entertainment	2,440	1,351	1,236	1,009	1,529	1,588	2,349	2,487	2,907	5,068
Fees and admissions	462	183	208	108	160	225	454	441	544	1,224
Audio and visual equipment and services	1,026	660	678	635	803	900	1,062	1,108	1,261	1,475

See footnotes at end of table.

Table 3253. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — 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
Pets, toys, hobbies, and playground equipment	559	328	317	243	313	329	506	630	708	1,158
Pets	467	311	282	221	271	273	390	520	601	966
Toys, hobbies, and playground equipment	92	117	135	122	142	55	116	110	108	193
Other entertainment supplies, equipment, and services	392	1181	132	23	253	134	328	308	393	1,211
Personal care products and services	591	324	262	331	346	479	614	602	646	1,100
Reading	176	74	40	48	93	126	185	202	209	365
Education	243	160	131	62	70	129	202	205	154	795
Tobacco products and smoking supplies	219	189	149	136	190	190	215	210	257	325
Miscellaneous	826	842	273	195	469	615	758	943	852	1,783
Cash contributions	2,386	772	886	1,198	1,005	1,703	2,031	2,273	2,883	5,474
Personal insurance and pensions	2,501	370	1,011	566	565	629	1,549	1,638	2,976	8,703
Life and other personal insurance	327	158	65	149	156	197	305	359	413	726
Pensions and Social Security	2,174	212	946	417	408	432	1,244	1,279	2,563	7,976
Sources of income and personal taxes:										
Money income before taxes	\$45,964	\$2,416	\$8,614	\$12,944	\$17,405	\$24,862	\$34,553	\$44,741	\$58,775	\$126,590
Wages and salaries	15,477	259	448	535	830	2,310	5,134	12,005	19,545	62,562
Self-employment income	2,128	1,792	14	135	145	165	463	498	1,325	10,747
Social Security, private and government retirement	24,242	1,902	6,757	11,337	15,948	21,247	27,064	28,936	32,998	38,737
Interest, dividends, rental income, other property income	3,167	156	139	101	191	686	1,236	2,220	3,904	12,584
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	286	602	808	633	246	226	232	163	218	152
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	477	131	131	145	59	187	348	828	655	1,330
Other income	186	1,258	435	258	186	140	176	191	1130	479
Personal taxes (contains some imputed values)	3,455	-39	-3	-129	-142	-54	176	1,070	2,380	17,974
Federal income taxes	2,770	18	115	-48	-46	-29	125	785	1,809	14,422
State and local income taxes	641	-55	-28	-92	-131	-55	16	244	512	3,455
Other taxes	44	124	110	112	35	30	35	41	59	97
Income after taxes	42,509	2,455	8,617	13,073	17,547	24,916	34,376	43,670	56,394	108,616
Addenda:										
Net change in total assets and liabilities	\$10,395	\$495	\$6,047	\$3,127	\$3,794	\$22,058	-\$5,971	\$5,809	\$14,035	\$22,426
Net change in total assets	15,125	612	5,508	3,238	5,186	22,655	14,855	8,631	16,850	28,905
Net change in total liabilities	4,730	118	-539	112	1,393	597	20,826	2,822	2,815	6,480
Other financial information:										
Other money receipts	559	12	1,275	1,164	350	644	464	1,361	333	837
Mortgage principal paid on owned property	-1,318	-534	-561	-413	-595	-776	-1,315	-1,229	-1,526	-3,206
Estimated market value of owned home	201,846	123,453	105,919	100,089	127,714	156,639	182,884	209,063	227,976	395,419
Estimated monthly rental value of owned home	1,092	667	631	629	784	942	1,064	1,154	1,275	1,807
Gifts of goods and services, total	982	347	358	445	400	691	707	1,018	1,340	2,223
Food	58	31	43	21	46	32	45	84	60	120
Alcoholic beverages	10	(2)	(2)	1	12	12	16	14	13	32
Housing	238	107	91	159	96	190	149	221	291	536
Housekeeping supplies	34	116	138	110	18	25	30	38	57	59
Household textiles	11	1	(3)	19	14	12	113	14	125	121
Appliances and miscellaneous housewares	23	(2)	14	14	14	19	20	183	117	45
Major appliances	9	(3)	(3)	(3)	13	11	17	122	110	20
Small appliances and miscellaneous housewares	13	(2)	14	14	11	18	13	162	18	24
Miscellaneous household equipment	52	14	18	21	11	25	41	53	57	146

See footnotes at end of table.

Table 3253. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015 — 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 housing	119	86	140	116	58	128	44	43	135	266
Apparel and services	161	140	168	47	101	121	87	224	235	325
Males, 2 and over	40	3	10	6	24	22	30	68	64	81
Females, 2 and over	60	123	133	23	17	67	27	77	95	107
Children under 2	14	(²)	15	11	14	115	118	114	124	24
Other apparel products and services	46	113	120	116	156	117	112	164	151	112
Jewelry and watches	21	(³)	11	3	142	14	16	120	121	58
All other apparel products and services ...	25	113	119	113	114	113	16	144	131	55
Transportation	120	42	5	18	35	91	81	170	175	278
Healthcare	78	3	170	108	127	190	146	17	238	53
Entertainment	81	165	169	133	34	51	77	76	96	175
Toys, games, arts and crafts, and tricycles	31	111	126	110	119	126	123	128	145	58
Other entertainment	50	154	143	24	15	25	54	47	51	117
Personal care products and services	11	(³)	(³)	119	17	19	15	12	17	23
Reading	7	(²)	11	11	13	5	3	8	7	21
Education	113	14	12	119	115	64	118	72	82	378
All other gifts	104	56	10	18	35	39	81	129	146	283

¹ Data are likely to have large sampling errors.

² Value is too small to display.

³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016