

Table 3254. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

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	35,605	4,664	10,263	4,786	3,471	4,328	3,606	4,487
Consumer unit characteristics:								
Income before taxes.....	\$53,830	\$9,040	\$21,867	\$34,786	\$44,804	\$58,711	\$83,127	\$172,527
Income after taxes.....	51,659	10,575	23,616	36,891	46,128	59,083	79,744	148,792
Age of reference person.....	74.2	75.5	76.2	74.2	74.1	73.0	72.2	71.3
Average number in consumer unit:								
People.....	1.7	1.3	1.4	1.8	1.9	2.0	2.2	2.3
Children under 18.....	.1	(²)	(²)	(²)	.1	.1	.1	.1
Adults 65 and older.....	1.4	1.1	1.2	1.5	1.5	1.6	1.5	1.6
Earners.....	.5	.1	.2	.3	.5	.7	1.0	1.3
Vehicles.....	1.7	.9	1.2	1.8	1.9	2.1	2.4	2.6
Percent distribution:								
Reference person:								
Men.....	45	31	35	46	49	52	53	61
Women.....	55	69	65	54	51	48	47	39
Housing tenure:								
Homeowner.....	79	55	71	85	84	89	90	93
With mortgage.....	25	12	18	22	27	31	37	41
Without mortgage.....	54	43	53	62	57	58	53	52
Renter.....	21	45	29	15	16	11	10	7
Race of reference person:								
Black or African-American.....	11	21	10	7	9	10	12	6
White, Asian, and all other races, not including Black or African-American.....	89	79	90	93	91	90	88	94
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	7	11	6	6	7	5	6	4
Not Hispanic or Latino.....	93	89	94	94	93	95	94	96
Education of reference person:								
Elementary (1-8).....	3	10	4	2	1	2	1	(²)
High school (9-12).....	33	43	43	37	33	26	23	11
College.....	63	46	52	60	65	72	75	88
Never attended and other.....	(²)	1	(²)	1	(²)	(²)	(²)	(²)
At least one vehicle owned or leased.....	88	62	84	93	95	96	97	98
Average annual expenditures.....	\$49,872	\$26,354	\$32,973	\$43,543	\$47,682	\$55,171	\$65,864	\$100,829
Food.....								
Food at home.....	4,351	3,146	3,072	3,793	4,586	4,564	5,216	7,240
Cereals and bakery products.....	572	424	411	521	582	574	694	935
Cereals and cereal products.....	165	123	112	153	173	159	211	277
Bakery products.....	406	302	299	368	409	414	483	658
Meats, poultry, fish, and eggs.....	918	660	624	806	1,013	950	1,081	1,560
Beef.....	237	158	168	202	249	281	262	397
Pork.....	204	141	140	198	238	198	258	324
Other meats.....	125	85	80	109	127	134	146	230
Poultry.....	144	118	109	109	164	140	167	233
Fish and seafood.....	153	118	87	134	179	144	190	287
Eggs.....	54	41	40	55	55	52	58	89
Dairy products.....	440	306	317	394	460	485	521	704
Fresh milk and cream.....	132	114	96	120	130	132	165	199
Other dairy products.....	308	192	220	274	330	353	356	505
Fruits and vegetables.....	875	660	595	772	914	907	1,055	1,477
Fresh fruits.....	320	234	207	275	322	320	439	550
Fresh vegetables.....	276	212	185	243	288	293	314	479
Processed fruits.....	114	84	78	117	120	114	132	181
Processed vegetables.....	165	130	124	136	184	179	169	267
Other food at home.....	1,547	1,096	1,126	1,300	1,618	1,650	1,866	2,565
Sugar and other sweets.....	160	121	126	129	151	180	197	243
Fats and oils.....	118	110	87	121	119	115	118	180
Miscellaneous foods.....	813	547	599	659	842	880	958	1,377

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, 2020-2021 — 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	411	310	300	364	474	422	507	617
Food prepared by consumer unit on out of town trips	45	³⁶	13	28	32	53	85	148
Food away from home	1,745	688	1,023	1,623	1,498	1,971	2,436	3,564
Alcoholic beverages	401	112	213	274	332	398	455	1,120
Housing	18,150	10,944	13,623	15,986	18,159	19,378	23,948	31,908
Shelter	10,153	6,564	8,066	8,361	10,162	10,340	12,543	18,462
Owned dwellings	6,760	2,920	4,298	5,874	6,916	7,848	9,169	14,224
Mortgage interest and charges	1,411	540	817	1,192	1,394	1,747	2,091	3,048
Property taxes	2,510	1,138	1,569	2,248	2,650	2,989	3,375	5,099
Maintenance, repairs, insurance, and other expenses	2,840	1,241	1,911	2,433	2,873	3,112	3,702	6,078
Rented dwellings	2,696	3,467	3,508	2,082	2,589	1,805	2,301	1,951
Other lodging	697	177	261	404	657	687	1,073	2,287
Utilities, fuels, and public services	3,856	2,526	3,041	3,833	4,013	4,462	4,872	5,603
Natural gas	443	281	347	413	451	527	574	673
Electricity	1,456	1,100	1,243	1,476	1,495	1,613	1,703	1,913
Fuel oil and other fuels	148	52	118	170	135	191	163	248
Telephone services	1,126	689	801	1,088	1,189	1,340	1,568	1,752
Residential phone service, VOIP, and phone cards	313	230	290	300	349	340	357	378
Cellular phone service	812	459	511	788	840	1,000	1,211	1,374
Water and other public services	683	404	533	686	742	792	865	1,017
Household operations	1,342	523	984	1,419	1,424	1,496	1,663	2,453
Personal services	96	³⁹	³¹²²	³¹²⁴	³¹³³	³³⁵	³⁹⁶	³¹²³
Other household expenses	1,246	514	862	1,295	1,291	1,462	1,567	2,330
Housekeeping supplies	803	408	583	603	744	999	1,085	1,361
Laundry and cleaning supplies	158	99	137	151	154	177	169	230
Other household products	511	253	350	324	437	695	702	928
Postage and stationery	134	56	96	128	152	126	214	203
Household furnishings and equipment	1,996	923	947	1,770	1,816	2,081	3,784	4,029
Household textiles	100	52	58	82	97	148	165	148
Furniture	390	157	242	292	438	357	496	980
Floor coverings	27	9	17	36	41	35	18	50
Major appliances	346	142	197	373	335	429	326	812
Small appliances and miscellaneous housewares	114	53	76	100	126	131	158	201
Miscellaneous household equipment	1,018	511	358	887	779	981	2,621	1,838
Apparel and services	906	655	595	681	740	764	1,107	2,005
Men and boys	196	67	102	117	145	136	306	552
Men, 16 and over	175	65	87	96	133	134	288	480
Boys, 2 to 15	21	³²	³¹⁶	³²¹	³¹¹	³³	18	72
Women and girls	375	306	303	279	296	330	377	740
Women, 16 and over	354	301	279	270	279	307	355	698
Girls, 2 to 15	22	³⁵	³²⁴	³⁹	³¹⁷	³²³	³²²	42
Children under 2	19	³³	³¹⁵	³¹⁹	³³³	³⁷	³¹⁰	³⁴⁵
Footwear	165	104	94	165	138	154	170	370
Other apparel products and services	151	176	81	101	128	137	244	297
Transportation	6,696	3,039	4,196	6,507	5,933	8,902	9,273	12,770
Vehicle purchases (net outlay)	2,621	1,169	1,545	2,653	1,548	3,866	3,680	5,337
Cars and trucks, new	1,350	³²²⁵	708	1,283	³⁶⁷⁰	2,228	2,007	3,214
Cars and trucks, used	1,260	944	837	1,370	874	1,634	1,590	2,108
Other vehicles	³¹¹	(⁴)	(⁴)	(⁴)	³³	³⁴	³⁸³	³¹⁵
Gasoline, other fuels, and motor oil	1,195	583	791	1,216	1,344	1,530	1,681	1,903
Other vehicle expenses	2,656	1,202	1,768	2,518	2,893	3,309	3,672	4,682
Vehicle finance charges	125	58	64	114	160	146	203	236
Maintenance and repairs	745	310	477	719	845	873	1,034	1,374
Vehicle rental, leases, licenses, and other charges	612	210	330	520	709	873	863	1,244
Vehicle insurance	1,174	623	897	1,165	1,179	1,417	1,572	1,828
Public and other transportation	223	85	91	119	148	197	240	849
Healthcare	6,851	4,020	5,264	7,142	7,391	7,748	8,399	10,518
Health insurance	4,915	3,076	3,799	5,144	5,404	5,784	5,847	7,168
Medical services	958	433	694	960	921	1,020	1,260	1,824
Drugs	726	406	605	746	741	778	827	1,126
Medical supplies	252	105	166	292	325	167	465	400
Entertainment	2,593	1,231	1,682	2,082	2,619	2,676	3,988	5,222
Fees and admissions	334	79	150	189	280	377	415	1,089
Audio and visual equipment and services	1,024	597	836	988	1,126	1,235	1,230	1,482
Pets, toys, hobbies, and playground equipment	739	402	444	646	784	677	1,303	1,277

See footnotes at end of table.

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Pets.....	614	370	360	540	648	571	1,081	1,042
Toys, hobbies, and playground equipment	125	³ 32	84	106	135	106	223	235
Other entertainment supplies, equipment, and services	496	154	251	258	430	388	1,041	1,373
Personal care products and services.....	567	308	388	533	565	622	732	1,045
Reading	147	46	134	112	146	153	188	268
Education.....	364	78	141	183	334	475	348	1,281
Tobacco products and smoking supplies.....	213	168	185	247	254	242	227	218
Miscellaneous.....	869	381	570	589	681	871	1,320	2,110
Cash contributions.....	3,231	1,214	1,399	2,810	2,853	3,824	3,752	9,272
Personal insurance and pensions	2,786	323	489	981	1,592	2,584	4,476	12,289
Life and other personal insurance	496	198	285	474	556	448	752	1,105
Pensions and Social Security	2,291	125	204	507	1,036	2,135	3,724	11,183
Sources of income and personal taxes:								
Income before taxes.....	\$53,830	\$9,040	\$21,867	\$34,786	\$44,804	\$58,711	\$83,127	\$172,527
Wages and salaries.....	18,486	459	1,546	4,626	9,286	17,072	34,007	86,758
Self-employment income	2,945	³ -190	130	325	796	2,044	3,046	17,886
Social Security, private and government retirement.....	27,807	7,432	19,197	27,852	31,635	35,451	39,298	49,056
Interest, dividends, rental income, and other property income	3,313	220	397	1,169	2,027	2,725	4,566	16,041
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	329	813	337	220	271	274	223	111
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	756	59	191	545	693	1,041	1,881	1,864
Other income.....	194	247	69	³ 49	³ 96	104	³ 106	810
Personal taxes (contains some imputed values)	2,172	-1,535	-1,748	-2,105	-1,324	-372	3,384	23,735
Federal income taxes.....	3,252	-30	-9	167	556	1,324	4,310	20,509
Stimulus payment (new UCC Q20202)#	-1,913	-1,464	-1,688	-2,335	-2,071	-2,198	-2,286	-1,745
State and local income taxes	779	-71	-74	9	152	424	1,260	4,880
Other taxes.....	53	³ 30	23	54	³ 39	78	100	91
Income after taxes.....	51,659	10,575	23,616	36,891	46,128	59,083	79,744	148,792
Addenda:								
Net change in total assets and liabilities.....	\$14,135	\$2,457	\$4,058	\$7,488	\$10,437	\$9,920	\$7,147	\$68,950
Net change in total assets.....	20,095	3,869	6,181	11,106	14,314	19,164	23,900	80,677
Net change in total liabilities	5,959	1,412	2,122	3,618	3,877	9,245	16,753	11,727
Other financial information:								
Other money receipts.....	685	³ 201	559	829	779	818	607	1,188
Mortgage principal paid on owned property	-1,688	-564	-869	-1,112	-1,619	-1,673	-2,895	-4,439
Estimated market value of owned home.....	273,925	135,561	178,367	253,945	274,525	345,451	360,914	518,235
Estimated monthly rental value of owned home.....	1,393	773	1,021	1,330	1,437	1,673	1,772	2,347

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.