

Table 3254. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

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)	33,764	4,983	9,694	4,915	3,211	3,918	3,215	3,828
Consumer unit characteristics:								
Income before taxes	\$53,684	\$9,583	\$21,887	\$34,778	\$45,012	\$59,061	\$83,225	\$192,843
Income after taxes	48,233	9,627	21,659	34,588	42,857	56,429	76,158	155,963
Age of reference person	74.5	76.4	76.5	74.3	73.4	73.2	72.4	71.2
Average number in consumer unit:								
People	1.8	1.3	1.4	1.8	1.9	2.1	2.2	2.4
Children under 181	(¹)	(¹)	.1	.1	.1	.1	.1
Adults 65 and older	1.4	1.1	1.2	1.5	1.6	1.6	1.6	1.6
Earners5	.1	.2	.3	.5	.8	1.1	1.4
Vehicles	1.7	.9	1.3	1.9	2.0	2.2	2.3	2.6
Percent distribution:								
Reference person:								
Men	45	32	37	48	48	51	56	63
Women	55	68	63	52	52	49	44	37
Housing tenure:								
Homeowner	80	55	75	86	87	88	90	92
With mortgage	24	12	17	23	28	28	39	41
Without mortgage	55	43	58	63	60	60	50	51
Renter	20	45	25	14	13	12	10	8
Race of reference person:								
Black or African-American	10	18	10	8	8	8	8	7
White, Asian, and all other races	90	82	90	92	92	92	92	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino	6	11	6	5	6	6	6	4
Not Hispanic or Latino	94	89	94	95	94	94	94	96
Education of reference person:								
Elementary (1-8)	4	9	4	3	1	3	2	1
High school (9-12)	36	46	47	38	31	31	20	14
College	60	44	48	58	67	66	78	85
Never attended and other	(¹)	1	(¹)	(¹)	(²)	(¹)	(²)	(¹)
At least one vehicle owned or leased	87	62	85	94	95	96	96	97
Average annual expenditures	\$50,637	\$25,941	\$34,169	\$45,709	\$52,525	\$56,833	\$66,707	\$106,249
Food								
Food at home	4,036	2,402	3,010	4,007	4,278	4,682	5,015	6,257
Cereals and bakery products	524	308	393	539	534	640	671	756
Cereals and cereal products	139	79	99	131	151	175	172	217
Bakery products	385	228	294	408	383	466	499	539
Meats, poultry, fish, and eggs	841	493	617	816	850	989	1,004	1,398
Beef	222	106	163	214	237	253	276	383
Pork	170	117	132	177	170	215	191	234
Other meats	115	62	81	136	94	141	147	184
Poultry	139	73	104	116	146	167	192	225
Fish and seafood	143	95	97	128	139	156	140	294
Eggs	53	40	40	45	66	58	58	77
Dairy products	416	241	316	415	438	482	531	630
Fresh milk and cream	125	93	103	126	124	139	145	169
Other dairy products	292	148	213	288	314	343	386	460
Fruits and vegetables	800	494	604	769	845	882	977	1,288
Fresh fruits	305	183	222	285	342	331	360	522
Fresh vegetables	257	170	188	240	265	274	324	425
Processed fruits	109	60	88	112	101	131	137	158
Processed vegetables	129	80	105	132	137	146	156	183
Other food at home	1,455	866	1,079	1,468	1,611	1,689	1,832	2,186
Sugar and other sweets	153	78	118	169	163	192	176	224
Fats and oils	105	63	76	116	116	118	141	148
Miscellaneous foods	756	451	562	767	845	857	955	1,128
Nonalcoholic beverages	388	252	297	365	421	451	499	563

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 Survey, 2018-2019 — 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
Food prepared by consumer unit on out-of-town trips	52	21	26	52	66	71	61	124
Food away from home	2,566	1,051	1,550	2,275	2,911	2,738	3,645	5,394
Alcoholic beverages	474	159	218	394	457	608	749	1,090
Housing	17,212	10,659	13,276	15,138	17,634	18,783	22,152	31,766
Shelter	9,562	6,461	7,680	7,983	9,174	10,005	12,181	18,068
Owned dwellings	6,077	2,721	4,167	5,221	6,382	6,890	8,867	12,946
Mortgage interest and charges	1,366	495	789	1,087	1,439	1,428	2,386	3,341
Property taxes	2,309	1,059	1,552	2,077	2,533	2,643	3,173	4,894
Maintenance, repairs, insurance, other expenses	2,402	1,167	1,827	2,057	2,410	2,820	3,308	4,710
Rented dwellings	2,578	3,442	3,170	2,034	1,820	2,097	1,979	2,283
Other lodging	908	299	343	728	972	1,019	1,335	2,839
Utilities, fuels, and public services	3,808	2,436	3,107	3,799	4,172	4,324	4,826	5,695
Natural gas	431	269	365	420	457	463	573	649
Electricity	1,452	1,049	1,253	1,481	1,553	1,620	1,689	1,989
Fuel oil and other fuels	168	103	141	182	152	155	171	322
Telephone services	1,106	624	837	1,065	1,266	1,352	1,522	1,735
Residential phone service, VOIP, and phone cards	360	285	354	375	375	394	382	385
Cellular phone service	747	339	483	690	890	957	1,140	1,350
Water and other public services	651	390	510	651	744	734	871	999
Household operations	1,390	641	945	1,202	1,545	1,509	1,834	3,099
Personal services	193	⁹⁹	¹¹⁵	¹³¹	²⁹⁹	²⁰⁵	³⁰⁵	³⁹⁶
Other household expenses	1,198	542	829	1,071	1,246	1,304	1,530	2,703
Housekeeping supplies	790	412	545	806	940	983	1,012	1,182
Laundry and cleaning supplies	172	98	136	184	228	204	167	242
Other household products	469	244	299	487	552	588	616	733
Postage and stationery	149	70	110	135	159	192	229	208
Household furnishings and equipment	1,661	709	1,000	1,347	1,804	1,962	2,298	3,722
Household textiles	112	56	77	86	118	117	144	237
Furniture	341	157	158	244	422	471	560	786
Floor coverings	24	9	11	16	24	46	37	56
Major appliances	277	94	168	246	269	393	434	578
Small appliances, miscellaneous housewares	110	56	67	92	87	117	148	264
Miscellaneous household equipment	795	337	519	663	884	817	975	1,801
Apparel and services	1,259	530	756	878	1,182	1,250	1,849	3,091
Men and boys	259	65	117	175	216	280	527	645
Men, 16 and over	237	61	105	153	203	248	498	590
Boys, 2 to 15	22	5	12	22	13	32	29	55
Women and girls	543	241	355	393	593	556	656	1,248
Women, 16 and over	516	233	339	379	567	532	621	1,170
Girls, 2 to 15	26	⁸	16	13	26	24	35	78
Children under 2	26	³	³³	¹¹	²⁰	¹⁶	²³	⁶⁶
Footwear	263	111	141	197	221	254	431	637
Other apparel products and services	169	110	109	103	132	144	212	495
Transportation	7,486	3,180	4,819	7,449	7,281	10,079	9,721	15,493
Vehicle purchases (net outlay)	2,731	1,042	1,742	2,871	2,155	4,282	3,134	5,810
Cars and trucks, new	1,605	⁴⁴⁸	1,150	1,781	1,187	2,247	1,643	3,698
Cars and trucks, used	1,083	594	592	1,086	935	2,005	1,215	2,031
Other vehicles	42	⁽²⁾	⁽²⁾	⁴	³²	³⁰	²⁷⁵	⁸¹
Gasoline, other fuels, and motor oil	1,412	675	939	1,505	1,584	1,837	1,986	2,388
Other vehicle expenses	2,654	1,175	1,782	2,617	3,061	3,290	3,688	4,946
Vehicle finance charges	126	52	59	127	140	172	197	272
Maintenance and repairs	774	330	579	797	803	855	1,025	1,471
Vehicle rental, leases, licenses, and other charges	591	216	300	500	797	782	835	1,359
Vehicle insurance	1,163	577	844	1,193	1,320	1,481	1,631	1,844
Public and other transportation	689	289	357	457	482	671	913	2,348
Healthcare	6,818	3,968	5,337	6,905	8,117	8,123	8,437	10,327
Health insurance	4,762	2,967	3,825	4,950	5,472	5,602	5,802	6,899
Medical services	1,027	521	689	810	1,399	1,243	1,354	2,014
Drugs	752	378	567	935	891	950	876	1,009
Medical supplies	277	103	256	210	355	329	405	404
Entertainment	2,663	1,172	1,603	3,249	2,895	2,659	3,345	5,529
Fees and admissions	495	142	192	300	377	511	843	1,734
Audio and visual equipment and services	1,021	642	825	979	1,166	1,205	1,205	1,578
Pets, toys, hobbies, and playground equipment	678	325	476	529	834	687	955	1,302
Pets	581	294	438	459	640	552	784	1,160

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 Survey, 2018-2019 — 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
Toys, hobbies, and playground equipment	96	31	38	69	194	135	171	142
Other entertainment supplies, equipment, and services	470	64	110	1,441	517	257	342	914
Personal care products and services	698	325	468	705	764	777	938	1,348
Reading	151	90	128	144	171	155	197	230
Education	362	258	186	127	367	258	474	1,237
Tobacco products and smoking supplies	208	186	190	172	249	239	228	242
Miscellaneous	919	375	592	1,010	1,217	951	1,184	1,841
Cash contributions	2,594	879	1,379	1,953	2,012	2,322	4,024	8,289
Personal insurance and pensions	3,192	705	658	1,303	2,990	3,208	4,749	14,115
Life and other personal insurance	518	232	296	458	560	584	857	1,141
Pensions and Social Security	2,674	473	362	845	2,430	2,624	3,892	12,973
Sources of income and personal taxes:								
Money income before taxes	\$53,684	\$9,583	\$21,887	\$34,778	\$45,012	\$59,061	\$83,225	\$192,843
Wages and salaries	18,082	352	1,730	4,791	9,835	18,385	35,419	91,674
Self-employment income	4,334	³ 18	155	340	674	1,895	3,121	32,244
Social Security, private and government retirement	26,201	7,886	18,998	27,876	31,679	34,691	37,992	42,941
Interest, dividends, rental income, other property income	4,116	255	545	1,242	2,195	3,146	4,974	23,753
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	251	666	249	183	152	202	88	74
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	456	115	146	313	325	640	1,363	1,026
Other income	246	290	62	34	³ 153	³ 101	³ 267	1,130
Personal taxes (contains some imputed values)	5,451	-44	228	191	2,156	2,631	7,067	36,880
Federal income taxes	4,448	-1	223	187	1,667	2,033	5,592	30,252
State and local income taxes	952	-62	-40	-25	443	530	1,406	6,516
Other taxes	52	19	45	29	46	68	69	112
Income after taxes	48,233	9,627	21,659	34,588	42,857	56,429	76,158	155,963
Addenda:								
Net change in total assets and liabilities	\$14,557	\$4,413	\$3,378	\$6,668	\$15,976	\$18,809	\$21,546	\$54,783
Net change in total assets	17,173	4,184	4,689	8,111	20,856	21,002	23,993	64,596
Net change in total liabilities	2,616	-229	1,310	1,442	4,879	2,193	2,447	9,813
Other financial information:								
Other money receipts	1,194	178	1,032	³ 131	3,935	778	806	2,746
Mortgage principal paid on owned property	-1,571	-542	-670	-1,160	-1,196	-1,747	-3,222	-4,470
Estimated market value of owned home	237,141	127,954	164,639	217,503	257,948	276,977	304,531	473,255
Estimated monthly rental value of owned home	1,272	706	970	1,251	1,386	1,430	1,623	2,246
Gifts of goods and services, total	1,148	583	523	822	1,273	1,315	1,547	3,051
Food	82	27	44	62	61	157	116	152
Alcoholic beverages	15	³ 1	9	5	13	27	17	39
Housing	271	104	135	119	354	334	404	712
Housekeeping supplies	39	³ 15	19	20	41	59	78	68
Household textiles	13	(²)	³ 9	³ 4	³ 8	³ 33	³ 16	³ 25
Appliances and miscellaneous housewares	35	³ 11	³ 14	³ 15	³ 26	30	³ 42	131
Major appliances	9	³ 1	³ 8	³ 3	14	³ 4	25	17
Small appliances and miscellaneous housewares	25	³ 10	³ 5	³ 12	³ 12	³ 26	³ 17	³ 114
Miscellaneous household equipment	57	13	21	35	109	72	68	143
Other housing	128	65	73	45	169	140	200	344
Apparel and services	190	47	95	156	163	200	194	576
Males, 2 and over	56	18	26	48	43	85	32	166
Females, 2 and over	78	22	32	58	87	69	126	215
Children under 2	18	³ 3	³ 19	³ 1	³ 18	³ 6	³ 22	³ 60
Other apparel products and services	37	³ 4	³ 17	49	³ 15	40	³ 14	135
Jewelry and watches	5	³ 1	³ 4	³ 8	³ 6	³ 4	³ 2	³ 12
All other apparel products and services	32	³ 3	³ 13	³ 41	³ 9	³ 36	³ 12	123
Transportation	131	40	81	71	58	230	230	332
Healthcare	28	³ 45	³ -12	³ 18	³ 134	³ 47	³ 18	³ 22

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 Survey, 2018-2019 — Continued

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Entertainment.....	93	³ 30	47	66	100	111	129	247
Toys, games, arts and crafts, and tricycles	29	³ 8	³ 6	³ 16	³ 42	³ 43	³ 59	64
Other entertainment.....	64	22	41	50	58	68	70	183
Personal care products and services.....	25	³ 5	11	37	35	37	23	46
Reading.....	5	³ 1	1	5	16	5	4	10
Education.....	161	³ 223	69	65	193	92	273	385
All other gifts	147	59	43	219	147	74	140	531

¹ Value is too small to display.

² No data reported.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020