

**Table 3253. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013**

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) .....	27,598	1,011	1,336	3,249	3,391	5,158	3,320	2,423	3,204	4,504
Consumer unit characteristics:										
Income before taxes .....	\$44,938	- \$1,702	\$8,521	\$12,859	\$17,406	\$24,867	\$34,628	\$44,825	\$59,061	\$130,681
Income after taxes .....	42,911	-2,157	8,449	12,873	17,468	24,817	34,474	44,224	57,560	119,886
Age of reference person .....	74.6	75.1	75.7	76.9	76.6	75.5	74.5	73.5	72.9	71.5
Average number in consumer unit:										
People .....	1.7	1.4	1.3	1.2	1.3	1.6	1.9	1.9	2.1	2.4
Children under 18 .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	( <sup>1</sup> )	.1	.1
Adults 65 and older .....	1.4	1.2	1.1	1.1	1.1	1.4	1.5	1.5	1.5	1.6
Earners .....	.5	.2	.1	.1	.1	.2	.4	.6	.8	1.3
Vehicles .....	1.6	1.0	.8	.9	1.1	1.5	1.8	1.9	2.1	2.6
Percent distribution:										
Reference person:										
Men .....	44	37	32	28	33	44	45	49	51	64
Women .....	56	63	68	72	67	56	55	51	49	36
Housing tenure:										
Homeowner .....	80	66	57	61	72	82	84	88	90	94
With mortgage .....	22	13	10	10	14	19	22	25	30	41
Without mortgage .....	58	52	47	51	57	63	62	64	60	53
Renter .....	20	34	43	39	28	18	16	12	10	6
Race of reference person:										
Black or African-American .....	9	17	18	15	11	8	9	6	7	5
White, Asian, and all other races .....	91	83	82	85	89	92	91	94	93	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino .....	6	13	18	9	6	6	5	4	3	3
Not Hispanic or Latino .....	94	87	82	91	94	94	95	96	97	97
Education of reference person:										
Elementary (1-8) .....	9	16	22	17	11	9	8	6	4	1
High school (9-12) .....	40	43	44	50	47	45	44	39	35	19
College .....	51	40	31	32	41	46	48	55	61	80
Never attended and other .....	( <sup>1</sup> )	1	2	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	85	60	55	63	79	88	91	95	97	97
Average annual expenditures .....	\$40,938	\$24,107	\$17,852	\$19,096	\$25,123	\$32,475	\$37,240	\$41,640	\$50,557	\$84,413
Food .....	5,126	3,794	2,736	2,789	3,414	4,075	4,905	5,171	6,441	9,520
Food at home .....	3,301	2,535	1,990	1,941	2,395	2,879	3,192	3,467	4,027	5,475
Cereals and bakery products .....	458	338	276	275	346	405	461	514	573	696
Cereals and cereal products .....	136	103	81	78	108	121	138	143	173	208
Bakery products .....	322	234	195	197	238	285	323	371	400	488
Meats, poultry, fish, and eggs .....	687	542	428	397	477	608	706	677	839	1,137
Beef .....	175	113	123	84	102	145	187	173	255	295
Pork .....	143	115	82	80	104	135	150	143	173	226
Other meats .....	99	81	71	47	75	85	111	107	108	163
Poultry .....	114	126	62	79	93	107	109	109	130	170
Fish and seafood .....	106	69	55	72	65	89	98	99	105	216
Eggs .....	50	38	34	34	38	48	50	46	67	68
Dairy products .....	347	247	206	216	248	324	337	382	392	556
Fresh milk and cream .....	121	107	87	87	96	109	124	147	135	163
Other dairy products .....	226	140	118	129	152	215	213	235	257	393
Fruits and vegetables .....	661	536	381	409	476	543	605	714	821	1,136
Fresh fruits .....	245	207	129	154	169	195	196	276	310	449
Fresh vegetables .....	208	175	113	130	156	167	202	220	244	359
Processed fruits .....	102	66	70	62	66	88	104	93	139	165
Processed vegetables .....	107	88	68	63	84	92	103	125	128	164
Other food at home .....	1,148	872	700	644	849	999	1,084	1,180	1,402	1,950
Sugar and other sweets .....	131	98	77	80	93	128	117	122	160	218
Fats and oils .....	104	64	65	76	81	92	90	119	135	153
Miscellaneous foods .....	565	470	317	302	425	484	558	606	673	953
Nonalcoholic beverages .....	305	213	233	179	222	261	293	296	388	504
Food prepared by consumer unit on out-of-town trips .....	43	327	38	37	28	33	26	38	46	122

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, 2012-2013 — 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 .....	1,825	1,259	747	849	1,019	1,195	1,713	1,703	2,413	4,045
Alcoholic beverages .....	321	166	94	73	152	241	256	331	428	789
Housing .....	14,034	9,681	7,913	8,093	10,051	11,583	12,981	14,062	16,309	26,067
Shelter .....	7,681	5,712	4,506	4,784	5,760	6,180	6,744	7,323	8,819	14,395
Owned dwellings .....	5,194	3,344	1,899	2,338	3,144	4,155	4,591	5,408	6,267	10,948
Mortgage interest and charges .....	1,475	863	377	652	674	885	1,158	1,360	1,832	3,852
Property taxes .....	2,026	1,345	785	939	1,340	1,790	1,917	2,040	2,485	3,865
Maintenance, repairs, insurance, other expenses .....	1,693	1,137	736	747	1,131	1,479	1,516	2,008	1,950	3,230
Rented dwellings .....	1,818	2,172	2,501	2,340	2,325	1,654	1,763	1,434	1,721	1,278
Other lodging .....	670	197	106	107	290	371	390	481	831	2,169
Utilities, fuels, and public services .....	3,411	2,372	2,131	2,220	2,674	3,139	3,453	3,666	4,022	5,148
Natural gas .....	382	252	210	227	303	368	394	402	451	583
Electricity .....	1,340	1,068	990	948	1,107	1,266	1,394	1,444	1,500	1,839
Fuel oil and other fuels .....	207	<sup>3</sup> 124	<sup>3</sup> 84	143	161	201	180	156	259	362
Telephone services .....	956	653	552	582	681	831	953	1,078	1,212	1,518
Residential phone service, VOIP, and phone cards .....	515	414	405	410	445	502	531	546	588	635
Cellular phone service .....	441	239	147	172	237	329	423	532	625	883
Water and other public services .....	526	276	295	320	423	473	532	587	600	846
Household operations .....	1,041	467	446	399	623	928	985	1,062	1,128	2,224
Personal services .....	171	<sup>3</sup> 89	<sup>3</sup> 1	<sup>3</sup> 74	<sup>3</sup> 145	<sup>3</sup> 187	<sup>3</sup> 161	<sup>3</sup> 142	<sup>3</sup> 93	392
Other household expenses .....	870	377	445	325	478	740	824	919	1,035	1,831
Housekeeping supplies .....	641	535	306	328	404	527	589	659	785	1,234
Laundry and cleaning supplies .....	139	93	78	75	89	123	134	174	198	211
Other household products .....	335	177	147	172	190	264	299	324	384	730
Postage and stationery .....	167	265	81	81	124	140	156	161	202	293
Household furnishings and equipment .....	1,260	595	524	361	591	810	1,211	1,352	1,556	3,067
Household textiles .....	111	<sup>3</sup> 58	104	21	84	67	75	98	107	305
Furniture .....	237	168	108	84	96	173	273	216	252	554
Floor coverings .....	15	<sup>3</sup> 12	<sup>3</sup> 5	<sup>3</sup> 4	<sup>3</sup> 4	12	19	20	13	35
Major appliances .....	177	98	<sup>3</sup> 61	50	88	122	163	144	291	399
Small appliances, miscellaneous housewares .....	87	32	23	43	52	65	80	100	119	176
Miscellaneous household equipment .....	633	227	224	160	267	372	601	774	774	1,599
Apparel and services .....	1,029	381	409	497	512	569	792	1,039	1,366	2,588
Men and boys .....	197	146	113	90	71	112	158	126	263	531
Men, 16 and over .....	176	<sup>3</sup> 141	<sup>3</sup> 104	84	59	99	131	112	231	486
Boys, 2 to 15 .....	21	<sup>3</sup> 5	<sup>3</sup> 9	6	12	13	27	13	32	45
Women and girls .....	499	<sup>3</sup> 74	144	246	264	287	359	645	695	1,181
Women, 16 and over .....	461	<sup>3</sup> 64	138	226	248	259	316	617	658	1,085
Girls, 2 to 15 .....	38	<sup>3</sup> 10	<sup>3</sup> 5	20	16	27	44	28	37	96
Children under 2 .....	24	<sup>3</sup> 2	<sup>3</sup> 11	<sup>3</sup> 21	<sup>3</sup> 4	<sup>3</sup> 6	<sup>3</sup> 12	<sup>3</sup> 10	<sup>3</sup> 10	101
Footwear .....	163	<sup>3</sup> 58	<sup>3</sup> 84	81	86	91	161	155	229	363
Other apparel products and services .....	146	101	58	59	88	74	101	104	169	413
Transportation .....	6,651	3,536	1,421	2,295	3,391	4,958	6,357	7,276	9,178	14,471
Vehicle purchases (net outlay) .....	2,190	<sup>3</sup> 608	( <sup>2</sup> ) <sup>3</sup> 457	<sup>3</sup> 457	<sup>3</sup> 623	1,484	1,748	2,701	3,035	5,886
Cars and trucks, new .....	1,386	<sup>3</sup> 170	( <sup>2</sup> ) <sup>3</sup> 154	<sup>3</sup> 154	<sup>3</sup> 368	709	1,302	1,879	1,797	4,005
Cars and trucks, used .....	796	<sup>3</sup> 438	( <sup>2</sup> ) <sup>3</sup> 303	<sup>3</sup> 303	248	775	446	822	1,193	1,868
Other vehicles .....	<sup>3</sup> 8	( <sup>2</sup> ) <sup>3</sup> 8	( <sup>2</sup> ) <sup>3</sup> 8	( <sup>2</sup> ) <sup>3</sup> 8	<sup>3</sup> 7	( <sup>2</sup> ) <sup>3</sup> 7	( <sup>2</sup> ) <sup>3</sup> 7	( <sup>2</sup> ) <sup>3</sup> 7	<sup>3</sup> 45	<sup>3</sup> 13
Gasoline and motor oil .....	1,787	1,168	682	835	1,110	1,482	1,864	2,134	2,430	3,100
Other vehicle expenses .....	2,174	1,453	639	920	1,431	1,710	2,372	2,046	3,076	4,019
Vehicle finance charges .....	100	<sup>3</sup> 36	<sup>3</sup> 19	22	39	64	136	99	145	226
Maintenance and repairs .....	703	528	278	312	412	571	682	693	935	1,378
Vehicle insurance .....	960	<sup>3</sup> 729	<sup>3</sup> 230	<sup>3</sup> 462	789	811	1,230	840	1,423	1,375
Vehicle rental, leases, licenses, and other charges .....	410	159	112	123	190	265	324	414	572	1,040
Public and other transportation .....	500	308	100	82	228	282	374	394	637	1,466
Healthcare .....	5,094	2,895	2,319	2,695	3,633	4,866	5,319	5,664	6,636	7,920
Health insurance .....	3,268	2,010	1,601	1,846	2,435	3,217	3,525	3,649	4,087	4,779
Medical services .....	868	431	285	373	512	695	802	877	1,324	1,683
Drugs .....	763	403	385	389	528	832	835	948	908	1,059
Medical supplies .....	195	51	48	87	159	122	157	191	318	398
Entertainment .....	2,026	1,480	912	906	1,216	1,551	1,685	2,087	2,341	4,470
Fees and admissions .....	431	172	40	62	147	231	274	518	482	1,347
Audio and visual equipment and services .....	859	699	551	571	706	800	835	942	994	1,261

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, 2012-2013 — 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 .....	501	522	307	151	273	469	475	442	701	949
Pets .....	403	485	259	125	256	417	333	386	558	695
Toys, hobbies, and playground equipment .....	98	<sup>3</sup> 36	<sup>3</sup> 48	<sup>3</sup> 26	<sup>3</sup> 17	51	142	55	143	254
Other entertainment supplies, equipment, and services .....	235	<sup>3</sup> 88	<sup>3</sup> 14	123	90	51	101	186	164	914
Personal care products and services .....	566	305	280	277	328	467	494	601	661	1,176
Reading .....	140	66	53	51	75	103	131	152	183	309
Education .....	278	<sup>3</sup> 116	<sup>3</sup> 92	<sup>3</sup> 13	88	149	143	263	292	951
Tobacco products and smoking supplies .....	189	166	261	104	157	192	226	199	222	201
Miscellaneous .....	763	360	532	274	495	881	602	790	731	1,465
Cash contributions .....	2,515	858	653	719	1,122	1,967	2,217	2,327	3,321	6,156
Personal insurance and pensions .....	2,206	304	177	311	486	872	1,130	1,679	2,447	8,329
Life and other personal insurance .....	409	175	132	126	161	312	378	451	384	1,064
Pensions and Social Security .....	1,796	128	45	184	324	560	752	1,228	2,063	7,264
Sources of income and personal taxes:										
Money income before taxes .....	\$44,938	-\$1,702	\$8,521	\$12,859	\$17,406	\$24,867	\$34,628	\$44,825	\$59,061	\$130,681
Wages and salaries .....	15,003	458	<sup>3</sup> 318	497	848	2,422	5,941	11,806	18,815	63,842
Self-employment income .....	1,604	<sup>3</sup> -6,350	( <sup>1</sup> )	<sup>3</sup> -133	<sup>3</sup> 29	87	306	818	1,547	9,463
Social Security, private and government retirement .....	24,633	3,409	6,681	11,562	15,635	21,069	26,158	29,257	34,496	44,378
Interest, dividends, rental income, other property income .....	2,818	132	170	132	287	747	1,535	2,149	3,176	11,470
Public assistance, supplemental security income, food stamps .....	319	290	922	479	388	303	308	165	258	133
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	425	<sup>3</sup> 21	<sup>3</sup> 81	<sup>3</sup> 74	101	182	319	485	688	1,251
Other income .....	137	<sup>3</sup> 339	350	248	117	<sup>3</sup> 57	<sup>3</sup> 61	<sup>3</sup> 145	<sup>3</sup> 82	143
Personal taxes (contains some imputed values) .....	2,028	455	72	-14	-62	50	154	601	1,501	10,795
Federal income taxes .....	1,544	275	57	5	-70	-21	-6	340	1,035	8,541
State and local income taxes .....	361	41	-11	-48	-56	-14	15	118	323	1,995
Other taxes .....	122	<sup>3</sup> 139	<sup>3</sup> 25	30	64	86	145	143	142	259
Income after taxes .....	42,911	-2,157	8,449	12,873	17,468	24,817	34,474	44,224	57,560	119,886
Addenda:										
Net change in total assets and liabilities .....	\$6,320	\$3,002	-\$775	-\$1,019	\$2,464	\$11,290	\$1,267	\$1,278	\$8,079	\$16,862
Net change in total assets .....	9,411	2,499	-6	-660	4,018	13,568	3,831	3,667	10,681	26,618
Net change in total liabilities .....	3,090	-502	769	358	1,555	2,277	2,565	2,389	2,602	9,755
Other financial information:										
Other money receipts .....	686	<sup>3</sup> 251	<sup>3</sup> 568	<sup>3</sup> 229	<sup>3</sup> 115	459	380	862	634	2,008
Mortgage principal paid on owned property .....	-1,266	-623	-316	-395	-532	-775	-1,020	-1,087	-1,718	-3,389
Estimated market value of owned home .....	186,733	112,561	88,164	91,642	130,943	160,854	170,337	188,977	210,358	366,934
Estimated monthly rental value of owned home .....	1,029	700	570	581	763	947	984	1,109	1,168	1,750
Gifts of goods and services, total .....	953	451	337	217	390	723	607	1,031	1,255	2,465
Food .....	67	<sup>3</sup> 45	<sup>3</sup> 11	21	30	40	45	100	69	178
Alcoholic beverages .....	10	<sup>3</sup> 3	( <sup>1</sup> )	<sup>3</sup> 1	5	2	3	14	21	27
Housing .....	180	93	45	43	120	142	124	208	167	466
Housekeeping supplies .....	30	<sup>3</sup> 6	<sup>3</sup> 3	11	12	9	22	39	33	96
Household textiles .....	6	<sup>3</sup> 18	( <sup>2</sup> )	( <sup>1</sup> )	<sup>3</sup> 5	<sup>3</sup> 3	<sup>3</sup> 2	<sup>3</sup> 3	<sup>3</sup> 24	<sup>3</sup> 8
Appliances and miscellaneous										
housewares .....	24	<sup>3</sup> 9	<sup>3</sup> 2	<sup>3</sup> 6	<sup>3</sup> 13	<sup>3</sup> 14	30	<sup>3</sup> 42	<sup>3</sup> 24	51
Major appliances .....	9	<sup>3</sup> 4	<sup>3</sup> 1	<sup>3</sup> 4	<sup>3</sup> 2	<sup>3</sup> 7	14	<sup>3</sup> 8	15	14
Small appliances and miscellaneous										
housewares .....	15	<sup>3</sup> 5	( <sup>1</sup> )	<sup>3</sup> 2	<sup>3</sup> 11	<sup>3</sup> 7	<sup>3</sup> 16	<sup>3</sup> 34	<sup>3</sup> 9	<sup>3</sup> 6
Miscellaneous household equipment .....	37	<sup>3</sup> 17	<sup>3</sup> 12	7	22	21	16	55	43	101
Other housing .....	83	<sup>3</sup> 43	<sup>3</sup> 28	20	68	95	54	69	43	211

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, 2012-2013 — 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
Apparel and services .....	210	<sup>3</sup> 54	67	117	59	140	176	281	178	556
Males, 2 and over .....	46	<sup>3</sup> 6	<sup>3</sup> 16	33	18	29	52	23	64	108
Females, 2 and over .....	108	<sup>3</sup> 9	<sup>3</sup> 14	54	22	76	99	225	89	245
Children under 2 .....	22	( <sup>2</sup> )	<sup>3</sup> 11	<sup>3</sup> 21	<sup>3</sup> 4	<sup>3</sup> 5	<sup>3</sup> 11	<sup>3</sup> 9	<sup>3</sup> 7	91
Other apparel products and services .....	35	<sup>3</sup> 39	<sup>3</sup> 26	<sup>3</sup> 9	<sup>3</sup> 16	30	<sup>3</sup> 14	<sup>3</sup> 24	18	112
Jewelry and watches .....	12	<sup>3</sup> 2	<sup>3</sup> 4	<sup>3</sup> 1	<sup>3</sup> 10	<sup>3</sup> 5	<sup>3</sup> 5	<sup>3</sup> 15	<sup>3</sup> 7	40
All other apparel products and services ...	23	<sup>3</sup> 37	<sup>3</sup> 23	<sup>3</sup> 8	<sup>3</sup> 6	<sup>3</sup> 24	<sup>3</sup> 9	<sup>3</sup> 9	<sup>3</sup> 11	72
Transportation .....	121	96	20	7	84	156	61	77	244	207
Healthcare .....	54	<sup>3</sup> 59	<sup>3</sup> 130	<sup>3</sup> 6	<sup>3</sup> 2	<sup>3</sup> 18	<sup>3</sup> 11	<sup>3</sup> 32	171	<sup>3</sup> 104
Entertainment .....	81	<sup>3</sup> 62	<sup>3</sup> 12	<sup>3</sup> 6	51	40	52	70	87	257
Toys, games, arts and crafts, and tricycles	32	<sup>3</sup> 6	<sup>3</sup> 9	<sup>3</sup> 4	<sup>3</sup> 4	<sup>3</sup> 9	<sup>3</sup> 30	<sup>3</sup> 17	<sup>3</sup> 34	122
Other entertainment .....	49	<sup>3</sup> 56	<sup>3</sup> 3	<sup>3</sup> 3	47	31	22	53	53	135
Personal care products and services .....	14	( <sup>2</sup> )	( <sup>2</sup> )	<sup>3</sup> 1	9	6	5	<sup>3</sup> 6	<sup>3</sup> 3	62
Reading .....	3	<sup>3</sup> 3	<sup>3</sup> 1	( <sup>1</sup> )	<sup>3</sup> 1	3	3	7	5	6
Education .....	129	<sup>3</sup> 11	<sup>3</sup> 13	<sup>3</sup> 4	<sup>3</sup> 10	116	57	165	173	388
All other gifts .....	83	26	<sup>3</sup> 38	11	19	61	70	72	138	213

<sup>1</sup> Value is too small to display.

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014