

Table 3253. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

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)	30,588	985	1,134	3,343	3,856	5,484	4,300	2,812	3,297	5,379
Consumer unit characteristics:										
Income before taxes	\$47,345	\$2,525	\$8,458	\$12,989	\$17,477	\$24,886	\$34,648	\$44,573	\$59,070	\$133,821
Income after taxes	43,498	2,591	8,563	13,117	17,514	24,968	34,291	43,521	56,693	114,009
Age of reference person	74.3	74.8	75.7	76.1	77.5	75.4	74.4	72.9	72.4	71.1
Average number in consumer unit:										
People	1.7	1.4	1.3	1.2	1.3	1.5	1.9	1.9	2.1	2.3
Children under 181	(¹)	(¹)	(¹)	(¹)	(¹)	.1	.1	.1	.1
Adults 65 and older	1.4	1.2	1.1	1.1	1.1	1.3	1.6	1.5	1.5	1.5
Earners5	.1	.1	.1	.1	.2	.3	.6	.9	1.3
Vehicles	1.7	.9	.9	.8	1.1	1.5	1.9	2.0	2.1	2.6
Percent distribution:										
Reference person:										
Men	45	41	36	30	32	43	49	52	51	60
Women	55	59	64	70	68	57	51	48	49	40
Housing tenure:										
Homeowner	78	51	55	54	69	80	85	83	89	92
With mortgage	22	12	8	12	12	16	20	26	32	40
Without mortgage	56	39	47	43	58	64	66	57	57	52
Renter	22	49	45	46	31	20	15	17	11	8
Race of reference person:										
Black or African-American	10	17	13	19	12	9	7	10	6	5
White, Asian, and all other races	90	83	87	81	88	91	93	90	94	95
Hispanic or Latino origin of reference person:										
Hispanic or Latino	6	13	11	8	6	4	6	5	5	4
Not Hispanic or Latino	94	87	89	92	94	96	94	95	95	96
Education of reference person:										
Elementary (1-8)	5	12	17	8	8	5	2	3	2	2
High school (9-12)	39	43	47	54	49	42	42	39	33	20
College	56	44	35	37	43	53	55	58	65	79
Never attended and other	(¹)	1	1	1	1	1	1	(¹)	(¹)	(¹)
At least one vehicle owned or leased	84	57	56	60	74	86	94	94	96	96
Average annual expenditures	\$45,221	\$25,472	\$25,650	\$21,650	\$27,238	\$35,774	\$42,196	\$43,928	\$52,959	\$87,819
Food	5,658	3,995	3,504	3,069	3,273	4,500	5,629	5,942	7,077	9,631
Food at home	3,486	2,700	2,176	2,287	2,295	2,899	3,637	3,758	4,429	5,135
Cereals and bakery products	472	325	330	308	336	403	509	544	603	633
Cereals and cereal products	137	84	113	97	95	108	139	153	199	185
Bakery products	335	241	216	211	241	294	370	391	405	449
Meats, poultry, fish, and eggs	746	656	467	565	495	596	796	741	965	1,080
Beef	210	153	113	163	139	188	223	184	248	315
Pork	150	133	83	103	104	122	169	150	204	209
Other meats	97	99	34	68	66	76	109	115	122	133
Poultry	121	130	99	101	66	101	127	133	152	167
Fish and seafood	116	87	79	92	82	64	112	103	183	189
Eggs	52	54	59	38	38	44	56	57	56	66
Dairy products	359	278	213	235	250	303	378	390	438	524
Fresh milk and cream	116	93	92	91	86	105	121	126	132	150
Other dairy products	243	185	120	144	164	198	257	264	306	373
Fruits and vegetables	691	567	443	414	428	570	677	767	917	1,055
Fresh fruits	259	234	157	145	156	217	247	327	321	394
Fresh vegetables	221	182	142	146	140	178	218	219	287	347
Processed fruits	97	70	65	51	63	81	98	102	146	142
Processed vegetables	114	80	78	72	70	94	113	118	164	171
Other food at home	1,218	875	724	765	787	1,027	1,278	1,315	1,505	1,844
Sugar and other sweets	142	109	83	75	86	119	142	170	166	230
Fats and oils	101	60	69	70	61	89	114	119	132	134
Miscellaneous foods	586	410	338	342	382	498	617	625	730	897
Nonalcoholic beverages	339	279	225	268	245	293	358	357	400	463
Food prepared by consumer unit on out-of-town trips	49	217	29	29	13	28	47	44	77	119

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, 2015-2016 — 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	2,171	1,295	1,328	782	978	1,601	1,991	2,185	2,649	4,496
Alcoholic beverages	367	438	81	130	165	198	252	405	398	903
Housing	15,711	9,886	10,232	9,651	11,431	13,104	14,668	15,359	17,468	27,266
Shelter	8,697	5,832	5,620	6,007	6,769	7,366	7,689	8,058	9,250	15,082
Owned dwellings	5,437	1,882	2,431	2,469	3,065	4,332	5,157	5,325	6,917	10,771
Mortgage interest and charges	1,342	380	610	585	463	870	1,108	1,172	1,956	3,151
Property taxes	2,140	1,078	974	907	1,290	1,727	2,117	2,181	2,663	4,054
Maintenance, repairs, insurance, other expenses	1,956	424	847	976	1,311	1,735	1,932	1,972	2,298	3,566
Rented dwellings	2,404	3,683	2,985	3,341	3,433	2,521	1,980	2,246	1,499	1,587
Other lodging	855	² 268	204	198	271	513	553	487	834	2,724
Utilities, fuels, and public services	3,586	2,392	2,361	2,152	2,719	3,210	3,745	3,923	4,133	5,318
Natural gas	391	245	235	229	343	362	388	476	415	558
Electricity	1,399	987	1,041	922	1,131	1,309	1,496	1,530	1,580	1,871
Fuel oil and other fuels	150	² 113	² 79	87	108	131	141	161	185	241
Telephone services	1,097	694	695	593	741	922	1,151	1,152	1,287	1,812
Residential phone service, VOIP, and phone cards	483	383	396	347	430	480	520	478	495	611
Cellular phone service	614	312	299	246	312	442	631	674	792	1,202
Water and other public services	549	352	311	321	395	487	568	604	666	836
Household operations	1,202	549	1,038	543	694	971	997	1,153	1,443	2,406
Personal services	201	² 78	² 641	² 116	² 122	² 198	² 99	² 123	² 333	283
Other household expenses	1,001	471	397	427	572	773	898	1,030	1,109	2,123
Housekeeping supplies	709	495	533	367	455	546	791	781	917	1,083
Laundry and cleaning supplies	147	124	85	84	84	137	186	173	174	190
Other household products	397	208	330	201	257	293	438	424	523	627
Postage and stationery	166	163	118	82	114	117	167	183	221	267
Household furnishings and equipment	1,518	619	680	582	793	1,011	1,445	1,444	1,726	3,378
Household textiles	90	² 34	² 37	65	56	35	133	136	102	141
Furniture	334	139	117	140	164	265	347	315	355	711
Floor coverings	19	² 6	² 10	5	12	18	11	6	12	56
Major appliances	256	58	78	119	158	225	267	211	256	534
Small appliances, miscellaneous housewares	100	55	65	38	78	79	70	101	130	191
Miscellaneous household equipment	718	328	373	215	326	388	617	674	870	1,745
Apparel and services	1,065	459	968	447	549	734	856	1,068	1,253	2,264
Men and boys	205	84	164	78	104	148	157	174	331	412
Men, 16 and over	181	² 83	² 140	68	91	138	131	153	311	351
Boys, 2 to 15	24	² 1	² 25	10	13	10	26	22	19	61
Women and girls	469	217	492	205	313	355	378	485	491	914
Women, 16 and over	441	216	472	195	303	340	367	421	453	860
Girls, 2 to 15	28	² 1	² 21	² 10	² 10	15	11	64	38	54
Children under 2	20	² 3	² 5	25	24	² 12	² 35	² 3	² 26	47
Footwear	199	² 57	² 27	² 81	65	110	168	207	231	463
Other apparel products and services	171	99	80	78	63	110	117	198	174	428
Transportation	6,830	3,424	3,303	2,196	3,579	5,200	6,350	7,251	8,147	14,361
Vehicle purchases (net outlay)	2,596	² 960	² 622	² 470	1,156	1,898	2,476	3,064	2,891	6,046
Cars and trucks, new	1,578	² 473	² 604	² 264	697	1,330	1,447	2,031	1,236	3,765
Cars and trucks, used	993	² 487	² 17	205	459	527	992	1,034	1,627	2,228
Other vehicles	25	⁽³⁾	⁽³⁾	⁽³⁾	⁽³⁾	242	² 37	⁽³⁾	² 29	² 53
Gasoline and motor oil	1,353	731	748	614	803	1,119	1,418	1,599	1,734	2,271
Other vehicle expenses	2,352	1,534	1,705	966	1,327	1,863	2,164	2,224	2,854	4,577
Vehicle finance charges	108	² 31	² 74	26	41	89	122	130	135	208
Maintenance and repairs	716	450	508	291	394	554	709	755	980	1,300
Vehicle insurance	1,051	² 845	² 934	² 507	701	919	878	² 931	1,189	1,886
Vehicle rental, leases, licenses, and other charges	476	208	188	142	192	300	455	408	550	1,183
Public and other transportation	530	198	229	146	293	320	292	362	668	1,467
Healthcare	5,877	3,319	3,344	2,923	3,922	5,591	6,653	6,053	7,154	8,903
Health insurance	4,029	2,479	2,390	2,059	2,726	3,786	4,635	4,404	4,984	5,798
Medical services	940	373	517	424	537	982	1,013	756	1,038	1,677
Drugs	694	397	344	338	463	668	766	740	869	1,033
Medical supplies	215	70	93	101	196	156	240	154	262	396
Entertainment	2,414	1,188	1,336	944	1,578	1,760	2,280	2,243	2,906	4,888
Fees and admissions	491	232	220	117	124	286	404	384	603	1,356
Audio and visual equipment and services	1,015	578	723	625	791	942	1,074	1,111	1,166	1,436

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, 2015-2016 — 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	577	271	317	186	301	409	583	534	770	1,164
Pets	485	246	229	160	268	349	491	458	662	954
Toys, hobbies, and playground equipment	92	² 24	² 88	² 27	² 33	60	92	76	108	210
Other entertainment supplies, equipment, and services	331	² 107	² 76	16	361	123	219	214	367	933
Personal care products and services	604	345	409	296	359	471	661	554	630	1,140
Reading	174	199	² 101	50	80	115	168	227	179	357
Education	308	² 52	² 35	48	57	91	185	177	321	1,127
Tobacco products and smoking supplies	204	182	142	146	217	166	198	212	258	252
Miscellaneous	863	810	299	209	492	718	689	634	1,002	1,965
Cash contributions	2,360	831	886	1,081	1,088	2,471	2,142	1,962	2,699	4,716
Personal insurance and pensions	2,788	344	1,010	459	447	654	1,464	1,841	3,466	10,048
Life and other personal insurance	337	131	93	140	162	183	389	345	441	722
Pensions and Social Security	2,451	213	916	319	285	471	1,075	1,496	3,025	9,326
Sources of income and personal taxes:										
Money income before taxes	\$47,345	\$2,525	\$8,458	\$12,989	\$17,477	\$24,886	\$34,648	\$44,573	\$59,070	\$133,821
Wages and salaries	16,424	285	² 329	510	740	2,095	4,845	12,181	20,944	67,219
Self-employment income	2,674	² -604	² 42	² 40	² 79	128	334	741	1,524	13,510
Social Security, private and government retirement	23,951	1,816	6,587	11,420	15,977	21,413	27,661	28,479	31,752	37,639
Interest, dividends, rental income, other property income	3,413	3	207	101	254	669	1,185	2,091	3,836	14,047
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	310	712	851	653	250	297	237	161	178	180
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	399	² 56	² 56	69	75	208	320	773	717	841
Other income	173	² 257	385	196	102	74	² 66	² 149	² 118	384
Personal taxes (contains some imputed values)	3,848	-65	-105	-128	-37	-82	357	1,053	2,377	19,812
Federal income taxes	3,108	² -1	² -36	-47	42	-39	327	752	1,800	15,965
State and local income taxes	686	-73	-77	-98	-120	-72	-8	259	523	3,704
Other taxes	53	² 8	² 8	² 16	42	28	38	42	53	143
Income after taxes	43,498	2,591	8,563	13,117	17,514	24,968	34,291	43,521	56,693	114,009
Addenda:										
Net change in total assets and liabilities	\$7,479	\$4,402	\$1,617	\$266	\$833	\$4,788	\$12,514	\$8,936	\$10,181	\$14,827
Net change in total assets	9,753	3,961	1,549	970	2,183	5,114	13,302	11,128	14,685	21,577
Net change in total liabilities	2,273	-440	-68	703	1,351	325	789	2,191	4,503	6,750
Other financial information:										
Other money receipts	711	² 20	² 33	216	682	448	1,339	² 1,127	393	1,055
Mortgage principal paid on owned property	-1,431	-421	-483	-434	-462	-716	-1,000	-2,986	-1,615	-3,277
Estimated market value of owned home	202,758	94,899	100,763	90,363	115,112	153,082	192,935	207,937	243,990	407,208
Estimated monthly rental value of owned home	1,122	612	669	606	746	961	1,126	1,186	1,360	1,882
Gifts of goods and services, total	1,002	339	522	388	419	773	753	988	1,406	2,184
Food	68	² 27	37	27	81	31	78	85	65	115
Alcoholic beverages	11	(³)	(¹)	² 5	² 8	11	17	5	31	5
Housing	245	110	103	164	126	195	174	265	263	515
Housekeeping supplies	35	² 20	² 48	² 7	20	23	37	30	42	67
Household textiles	9	(³)	(³)	² 2	² 3	(¹)	² 15	² 21	² 19	² 11
Appliances and miscellaneous housewares	20	(¹)	² 2	24	² 14	² 10	² 14	² 39	² 18	46
Major appliances	10	(³)	² 2	21	² 6	² 5	² 10	² 30	² 4	22
Small appliances and miscellaneous housewares	9	(¹)	(¹)	24	28	25	23	29	² 14	24
Miscellaneous household equipment	44	² 2	² 6	14	14	29	41	44	55	108

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, 2015-2016 — 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	138	88	48	137	76	133	67	131	129	282
Apparel and services	166	² 101	² 132	54	58	145	126	206	201	330
Males, 2 and over	43	² 3	² 52	8	26	19	43	39	71	92
Females, 2 and over	64	² 95	² 44	² 19	16	77	37	114	63	103
Children under 2	16	² 3	² 5	² 5	² 4	² 12	² 17	² 3	² 23	39
Other apparel products and services	42	(³)	² 32	² 22	² 13	37	² 28	² 51	² 44	96
Jewelry and watches	20	(³)	² 1	² 5	² 4	² 24	² 7	² 27	² 12	53
All other apparel products and services ...	23	(³)	² 31	² 16	² 9	² 13	² 21	² 23	² 31	43
Transportation	103	² 3	15	20	32	92	65	130	222	196
Healthcare	60	² 11	² 66	² 25	² 22	² 149	² 65	² 9	² 69	43
Entertainment	84	² 5	² 135	43	34	50	102	72	91	168
Toys, games, arts and crafts, and tricycles	34	(³)	² 52	² 17	² 18	² 20	² 46	² 27	² 35	65
Other entertainment	50	² 5	83	26	16	29	56	45	55	103
Personal care products and services	13	(³)	(³)	² 12	² 7	² 9	21	10	15	22
Reading	7	(¹)	(¹)	² 1	² 1	8	4	9	6	17
Education	149	² 4	² 1	² 12	² 11	40	71	66	260	539
All other gifts	96	² 78	32	26	38	51	35	117	209	209

¹ Value is too small to display.
² Data are likely to have large sampling errors.
³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017