

Table 3254. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

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)	32,378	4,991	9,537	4,566	3,040	3,727	3,076	3,441
Consumer unit characteristics:								
Income before taxes	\$50,385	\$9,647	\$21,976	\$34,897	\$44,780	\$59,140	\$83,526	\$174,628
Income after taxes	45,550	9,712	21,898	34,656	43,848	56,787	76,709	139,030
Age of reference person	74.3	75.9	76.2	74.4	73.2	73.1	71.9	70.9
Average number in consumer unit:								
People	1.8	1.3	1.4	1.9	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	1.6	1.6	1.6	1.5	1.6
Earners5	.1	.2	.3	.5	.8	1.1	1.4
Vehicles	1.8	.9	1.4	1.9	2.0	2.2	2.3	2.7
Percent distribution:								
Reference person:								
Men	46	36	38	47	48	54	56	61
Women	54	64	62	53	52	46	44	39
Housing tenure:								
Homeowner	80	58	76	87	88	87	90	91
With mortgage	24	11	16	22	29	28	38	42
Without mortgage	56	47	60	64	59	59	52	49
Renter	20	42	24	13	12	13	10	9
Race of reference person:								
Black or African-American	10	16	10	9	8	9	7	6
White, Asian, and all other races	90	84	90	91	92	91	93	94
Hispanic or Latino origin of reference person:								
Hispanic or Latino	6	10	6	5	5	6	5	3
Not Hispanic or Latino	94	90	94	95	95	94	95	97
Education of reference person:								
Elementary (1-8)	4	10	5	3	3	4	2	1
High school (9-12)	35	45	44	39	31	32	20	10
College	60	43	51	58	66	64	78	89
Never attended and other	(¹)	2	(¹)	(¹)	(²)	(¹)	(²)	(¹)
At least one vehicle owned or leased	88	65	85	94	95	95	96	97
Average annual expenditures	\$50,165	\$25,964	\$34,100	\$47,841	\$52,564	\$56,402	\$65,446	\$107,395
Food	6,468	3,633	4,461	6,315	6,672	7,506	8,948	11,562
Food at home	3,913	2,434	3,006	3,986	3,896	4,438	5,138	6,171
Cereals and bakery products	519	317	395	555	538	615	677	760
Cereals and cereal products	138	86	105	141	137	159	180	222
Bakery products	381	230	290	415	401	457	498	538
Meats, poultry, fish, and eggs	815	457	639	807	789	963	1,044	1,336
Beef	218	108	166	216	211	283	285	354
Pork	167	96	136	186	170	191	207	243
Other meats	114	58	81	119	109	147	156	188
Poultry	131	80	109	125	120	141	178	211
Fish and seafood	135	78	108	116	126	143	158	272
Eggs	49	37	39	45	53	58	61	69
Dairy products	414	253	322	433	391	464	566	637
Fresh milk and cream	127	90	107	138	114	139	160	173
Other dairy products	287	163	215	295	276	325	406	464
Fruits and vegetables	773	515	605	731	730	862	1,051	1,231
Fresh fruits	295	201	230	259	276	334	395	488
Fresh vegetables	249	167	189	237	224	281	351	399
Processed fruits	106	71	88	105	108	113	140	153
Processed vegetables	124	76	98	130	122	134	165	192
Other food at home	1,392	893	1,046	1,460	1,449	1,534	1,800	2,207
Sugar and other sweets	149	86	109	175	167	173	184	215
Fats and oils	108	74	86	116	102	106	160	152
Miscellaneous foods	699	467	525	733	712	756	862	1,141
Nonalcoholic beverages	381	248	298	380	401	431	506	558

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, 2017-2018 — 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	56	19	27	56	67	67	89	141
Food away from home	2,555	1,199	1,455	2,329	2,775	3,069	3,811	5,391
Alcoholic beverages	452	169	195	393	484	592	651	1,148
Housing	16,787	10,418	12,961	15,136	17,306	18,788	20,765	32,174
Shelter	9,296	6,136	7,506	7,912	9,272	9,802	11,533	18,148
Owned dwellings	5,915	2,678	4,061	5,386	6,762	6,584	8,418	12,740
Mortgage interest and charges	1,451	518	815	1,211	1,716	1,516	2,415	3,720
Property taxes	2,299	1,126	1,568	2,253	2,623	2,678	3,192	4,592
Maintenance, repairs, insurance, other expenses	2,165	1,035	1,678	1,922	2,423	2,391	2,811	4,428
Rented dwellings	2,557	3,213	3,095	1,822	1,626	2,291	1,906	2,785
Other lodging	823	245	350	704	884	927	1,209	2,622
Utilities, fuels, and public services	3,690	2,436	3,020	3,747	4,050	4,161	4,640	5,617
Natural gas	407	269	325	408	462	467	525	608
Electricity	1,431	1,053	1,252	1,503	1,517	1,585	1,637	1,957
Fuel oil and other fuels	159	109	136	146	176	149	155	311
Telephone services	1,086	631	834	1,064	1,234	1,272	1,502	1,768
Residential phone service, VOIP, and phone cards	382	310	374	399	421	384	405	430
Cellular phone service	704	322	460	664	813	888	1,097	1,338
Water and other public services	608	374	473	626	661	688	819	972
Household operations	1,299	563	924	1,205	1,401	1,473	1,520	3,044
Personal services	141	³ 65	³ 109	³ 54	³ 228	³ 174	³ 107	³ 376
Other household expenses	1,158	498	815	1,150	1,173	1,299	1,413	2,668
Housekeeping supplies	810	478	603	879	811	1,055	961	1,213
Laundry and cleaning supplies	162	104	146	175	173	193	171	207
Other household products	471	274	315	521	479	629	540	774
Postage and stationery	176	100	141	183	160	232	250	233
Household furnishings and equipment	1,693	805	908	1,393	1,771	2,297	2,111	4,152
Household textiles	120	86	81	114	111	163	136	213
Furniture	384	199	190	287	446	498	538	1,006
Floor coverings	19	13	5	11	25	36	38	35
Major appliances	261	104	165	240	299	420	314	532
Small appliances, miscellaneous housewares	118	57	80	94	83	122	152	305
Miscellaneous household equipment	790	347	388	646	809	1,057	934	2,062
Apparel and services	1,200	500	748	966	1,057	1,271	1,753	2,997
Men and boys	252	52	133	217	226	285	384	701
Men, 16 and over	230	46	121	191	203	261	356	643
Boys, 2 to 15	22	6	12	26	22	24	27	58
Women and girls	502	211	337	436	459	513	735	1,153
Women, 16 and over	478	203	320	408	435	481	713	1,103
Girls, 2 to 15	24	³ 8	17	28	24	32	23	50
Children under 2	26	³ 3	³ 21	³ 12	³ 17	³ 41	³ 23	³ 71
Footwear	241	113	157	178	133	308	327	602
Other apparel products and services	179	121	100	123	222	124	284	470
Transportation	7,390	3,085	4,538	7,632	7,992	9,504	9,598	16,074
Vehicle purchases (net outlay)	2,759	1,033	1,533	3,308	2,657	3,976	3,640	5,919
Cars and trucks, new	1,610	³ 411	932	2,226	1,461	2,249	2,055	3,452
Cars and trucks, used	1,109	622	585	1,019	1,163	1,704	1,461	2,377
Other vehicles	41	(²)	³ 17	³ 63	³ 34	³ 23	³ 125	³ 90
Gasoline, other fuels, and motor oil	1,367	671	964	1,442	1,541	1,727	1,924	2,358
Other vehicle expenses	2,610	1,086	1,713	2,380	3,176	3,104	3,076	5,816
Vehicle finance charges	113	52	60	115	130	145	193	224
Maintenance and repairs	929	365	588	710	866	876	1,122	2,763
Vehicle insurance	970	³ 468	707	969	³ 1,492	1,340	³ 1,029	1,332
Vehicle rental, leases, licenses, and other charges	598	201	358	585	689	743	733	1,496
Public and other transportation	654	295	328	502	618	697	958	1,981
Healthcare	6,684	3,999	5,161	7,235	7,586	8,049	8,307	10,281
Health insurance	4,716	2,916	3,765	5,255	5,253	5,635	5,770	6,833
Medical services	955	501	617	896	1,158	1,103	1,283	2,000
Drugs	776	422	588	905	883	1,026	943	1,059
Medical supplies	237	160	191	179	291	286	311	391
Entertainment	2,800	1,322	1,600	3,725	2,901	2,835	3,400	6,176
Fees and admissions	530	194	194	388	530	680	920	1,588
Audio and visual equipment and services	991	629	786	990	1,096	1,121	1,237	1,614
Pets, toys, hobbies, and playground equipment	669	387	455	547	759	666	863	1,469
Pets	575	345	419	467	618	546	717	1,271

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, 2017-2018 — 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	94	42	36	80	141	120	145	198
Other entertainment supplies, equipment, and services	611	112	165	1,801	516	367	380	1,504
Personal care products and services	676	338	492	640	751	720	881	1,383
Reading	156	95	109	157	117	196	196	312
Education.....	381	239	245	130	276	208	310	1,631
Tobacco products and smoking supplies.....	207	179	164	193	261	222	284	256
Miscellaneous.....	1,037	404	604	1,306	1,245	978	1,359	2,358
Cash contributions.....	2,529	906	1,645	1,979	2,455	2,419	3,470	7,412
Personal insurance and pensions	3,395	676	1,178	2,035	3,460	3,115	5,524	13,631
Life and other personal insurance	489	267	309	461	602	525	708	1,011
Pensions and Social Security	2,906	409	869	1,574	2,858	2,590	4,816	12,620
Sources of income and personal taxes:								
Money income before taxes	\$50,385	\$9,647	\$21,976	\$34,897	\$44,780	\$59,140	\$83,526	\$174,628
Wages and salaries.....	17,349	305	1,706	4,982	9,803	19,082	37,748	88,398
Self-employment income	3,057	³ -33	130	311	826	2,008	2,805	22,634
Social Security, private and government retirement.....	25,370	8,187	19,071	27,964	31,173	34,111	36,183	40,057
Interest, dividends, rental income, other property income.....	3,639	163	537	1,199	2,112	2,956	4,624	21,723
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	254	646	253	159	160	230	83	77
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	506	122	192	246	400	650	1,850	1,016
Other income.....	210	256	88	³ 35	³ 306	³ 103	³ 233	723
Personal taxes (contains some imputed values)	4,836	-65	78	241	932	2,353	6,817	35,598
Federal income taxes.....	3,946	-2	109	225	749	1,773	5,337	29,186
State and local income taxes	838	-82	-73	-19	138	511	1,410	6,301
Other taxes.....	51	19	42	36	45	69	70	110
Income after taxes	45,550	9,712	21,898	34,656	43,848	56,787	76,709	139,030
Addenda:								
Net change in total assets and liabilities	\$14,763	-\$43	\$8,245	\$6,650	\$20,507	\$10,621	\$18,394	\$61,243
Net change in total assets.....	17,536	2,052	9,222	9,554	21,810	12,921	21,441	71,367
Net change in total liabilities	2,773	2,096	976	2,904	1,304	2,300	3,047	10,124
Other financial information:								
Other money receipts.....	1,703	232	807	795	³ 1,162	³ 232	627	10,558
Mortgage principal paid on owned property	-1,322	-442	-721	-990	-1,232	-1,506	-2,228	-3,774
Estimated market value of owned home.....	231,756	127,426	160,459	226,984	254,619	259,686	296,108	479,078
Estimated monthly rental value of owned home.....	1,237	724	961	1,277	1,394	1,358	1,550	2,144
Gifts of goods and services, total	1,109	660	494	803	876	1,261	1,523	3,374
Food	77	27	34	65	70	142	110	160
Alcoholic beverages	8	(¹)	1	4	³ 9	30	6	16
Housing	273	163	143	155	275	349	325	771
Housekeeping supplies.....	36	16	19	37	21	57	59	64
Household textiles.....	6	(²)	³ 7	³ 8	³ 4	³ 7	³ 8	³ 9
Appliances and miscellaneous housewares.....	32	³ 6	³ 8	³ 10	³ 23	40	³ 23	154
Major appliances.....	8	³ 5	³ 4	³ 1	9	³ 11	16	20
Small appliances and miscellaneous housewares.....	24	³ 1	³ 5	³ 9	³ 14	29	³ 7	³ 134
Miscellaneous household equipment	61	25	50	40	39	69	73	156
Other housing	138	115	58	60	188	176	162	389
Apparel and services	178	36	101	168	111	216	264	486
Males, 2 and over	51	14	26	63	49	70	45	124
Females, 2 and over	69	15	31	66	40	81	154	169
Children under 2	21	³ 3	³ 20	³ 3	³ 15	³ 32	³ 18	³ 62
Other apparel products and services.....	37	³ 3	³ 24	³ 7	³ 8	33	47	130
Jewelry and watches	7	³ 1	³ 6	³ 3	³ 5	³ 3	³ 17	³ 16
All other apparel products and services.....	30	³ 2	³ 17	³ 34	³ 2	³ 30	³ 30	³ 115
Transportation	116	94	42	56	67	165	291	268
Healthcare.....	28	³ 53	³ 5	³ 18	³ 5	³ 42	³ 43	³ 61

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, 2017-2018 — Continued

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Entertainment.....	94	39	40	58	79	113	180	263
Toys, games, arts and crafts, and tricycles.....	33	³ 12	³ 13	³ 21	³ 29	³ 43	³ 64	85
Other entertainment.....	61	27	27	37	50	70	116	178
Personal care products and services.....	17	³ 2	11	26	13	16	20	43
Reading.....	4	³ 1	³ 1	7	³ 13	6	³ 1	7
Education.....	180	³ 191	92	62	117	56	79	849
All other gifts.....	133	55	24	183	116	125	203	450

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, 2019