

**Table 3254. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020**

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) <sup>1</sup> .....	34,850	4,895	10,048	4,932	3,456	4,062	3,443	4,013
Consumer unit characteristics:								
Income before taxes.....	\$53,957	\$9,263	\$21,774	\$34,793	\$44,902	\$58,769	\$82,927	\$190,678
Income after taxes.....	49,792	9,940	22,410	35,584	43,778	57,784	77,610	157,647
Age of reference person.....	74.4	76.1	76.4	74.3	73.8	73.1	72.3	71.2
Average number in consumer unit:								
People.....	1.7	1.3	1.4	1.8	1.9	2.1	2.2	2.3
Children under 18.....	.1	( <sup>2</sup> )	.1	.1	.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	.8	1.1	1.4
Vehicles.....	1.7	.9	1.2	1.8	1.9	2.2	2.3	2.6
Percent distribution:								
Reference person:								
Men.....	44	29	35	47	47	51	54	63
Women.....	56	71	65	53	53	49	46	37
Housing tenure:								
Homeowner.....	79	55	73	84	84	90	90	94
With mortgage.....	25	12	17	23	27	31	39	41
Without mortgage.....	55	44	56	62	56	59	52	53
Renter.....	21	45	27	16	16	10	10	6
Race of reference person:								
Black or African-American.....	11	20	10	8	9	8	9	7
White, Asian, and all other races.....	89	80	90	92	91	92	91	93
Hispanic or Latino origin of reference person:								
Hispanic or Latino.....	7	12	6	5	7	5	6	4
Not Hispanic or Latino.....	93	88	94	95	93	95	94	96
Education of reference person:								
Elementary (1-8).....	3	8	4	2	2	2	1	( <sup>2</sup> )
High school (9-12).....	35	46	46	38	31	28	22	14
College.....	61	46	50	59	67	69	76	85
Never attended and other.....	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased.....	87	62	84	92	94	96	97	98
Average annual expenditures.....	\$48,872	\$25,554	\$32,964	\$42,044	\$47,877	\$55,504	\$64,529	\$103,051
Food.....	6,137	3,668	4,187	5,643	6,916	6,619	7,326	10,842
Food at home.....	4,135	2,897	2,890	3,874	4,747	4,569	4,760	6,624
Cereals and bakery products.....	533	393	385	520	588	579	607	818
Cereals and cereal products.....	150	107	97	144	180	167	182	238
Bakery products.....	382	286	288	376	408	412	425	580
Meats, poultry, fish, and eggs.....	876	617	590	846	1,010	953	1,000	1,432
Beef.....	237	136	166	232	265	275	268	392
Pork.....	182	148	124	194	225	198	227	237
Other meats.....	116	80	81	122	109	121	134	198
Poultry.....	142	102	102	118	172	159	170	222
Fish and seafood.....	146	112	79	131	174	150	148	300
Eggs.....	52	39	38	49	66	51	53	84
Dairy products.....	422	294	297	392	475	488	480	667
Fresh milk and cream.....	124	113	91	119	126	135	143	179
Other dairy products.....	298	181	206	273	349	352	337	488
Fruits and vegetables.....	839	631	554	786	962	902	931	1,409
Fresh fruits.....	305	209	192	277	356	328	347	549
Fresh vegetables.....	273	213	176	258	314	277	302	471
Processed fruits.....	107	79	71	107	112	130	130	162
Processed vegetables.....	153	129	114	144	180	168	152	229
Other food at home.....	1,466	963	1,064	1,330	1,712	1,647	1,742	2,297
Sugar and other sweets.....	149	96	116	142	158	190	161	215
Fats and oils.....	109	91	76	124	131	113	110	158
Miscellaneous foods.....	779	485	556	697	916	876	956	1,232
Nonalcoholic beverages.....	381	272	298	324	470	420	436	554

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, 2019-2020 — 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 .....	47	19	17	42	37	48	79	138
Food away from home .....	2,001	772	1,298	1,769	2,169	2,050	2,566	4,218
Alcoholic beverages .....	430	122	217	319	395	508	643	1,044
Housing .....	17,454	10,704	13,408	15,087	17,718	18,851	22,822	31,873
Shelter .....	9,838	6,565	7,831	8,087	9,608	10,028	12,510	18,720
Owned dwellings .....	6,447	3,023	4,180	5,325	6,382	7,636	9,018	14,324
Mortgage interest and charges .....	1,443	604	815	1,150	1,344	1,737	2,347	3,411
Property taxes .....	2,399	1,136	1,567	2,055	2,471	2,765	3,368	5,185
Maintenance, repairs, insurance, other expenses .....	2,604	1,283	1,798	2,119	2,567	3,134	3,303	5,728
Rented dwellings .....	2,601	3,343	3,337	2,240	2,473	1,585	2,273	1,716
Other lodging .....	790	200	313	522	753	806	1,218	2,680
Utilities, fuels, and public services .....	3,797	2,529	3,064	3,721	3,965	4,434	4,805	5,613
Natural gas .....	432	263	361	418	439	476	575	659
Electricity .....	1,434	1,078	1,237	1,414	1,462	1,649	1,671	1,943
Fuel oil and other fuels .....	148	85	118	169	127	175	168	249
Telephone services .....	1,113	678	818	1,080	1,198	1,365	1,529	1,737
Residential phone service, VOIP, and phone cards .....	334	264	326	341	352	365	372	350
Cellular phone service .....	779	414	491	739	847	1,001	1,156	1,387
Water and other public services .....	670	425	531	641	739	768	863	1,026
Household operations .....	1,328	593	938	1,218	1,499	1,379	1,894	2,646
Personal services .....	154	<sup>40</sup>	<sup>4135</sup>	<sup>4178</sup>	<sup>4230</sup>	<sup>478</sup>	<sup>4315</sup>	<sup>4185</sup>
Other household expenses .....	1,174	553	803	1,040	1,269	1,301	1,579	2,461
Housekeeping supplies .....	803	369	580	698	895	1,023	1,008	1,302
Laundry and cleaning supplies .....	168	89	135	164	226	190	163	247
Other household products .....	496	215	342	410	507	677	648	845
Postage and stationery .....	139	65	103	125	161	156	197	209
Household furnishings and equipment .....	1,688	648	995	1,362	1,751	1,986	2,604	3,592
Household textiles .....	92	52	52	65	89	144	111	171
Furniture .....	315	126	177	255	363	398	428	743
Floor coverings .....	29	13	17	40	25	35	18	70
Major appliances .....	294	101	186	282	263	411	381	639
Small appliances, miscellaneous housewares .....	100	59	61	81	111	127	127	189
Miscellaneous household equipment .....	858	296	502	637	901	870	1,539	1,781
Apparel and services .....	1,056	594	668	797	1,067	982	1,392	2,340
Men and boys .....	202	69	75	145	217	189	442	453
Men, 16 and over .....	180	62	66	119	194	155	423	404
Boys, 2 to 15 .....	22	8	9	26	23	34	19	49
Women and girls .....	462	262	320	362	516	485	497	928
Women, 16 and over .....	435	251	301	354	495	459	458	858
Girls, 2 to 15 .....	27	<sup>411</sup>	19	9	21	27	39	70
Children under 2 .....	26	<sup>44</sup>	<sup>431</sup>	<sup>413</sup>	<sup>431</sup>	<sup>45</sup>	<sup>421</sup>	<sup>466</sup>
Footwear .....	201	89	122	164	189	178	257	473
Other apparel products and services .....	166	169	120	113	114	125	174	420
Transportation .....	6,819	3,171	4,377	6,221	6,192	9,103	9,196	14,255
Vehicle purchases (net outlay) .....	2,595	1,201	1,699	2,107	1,748	3,705	3,373	6,076
Cars and trucks, new .....	1,497	<sup>4349</sup>	1,017	1,178	944	1,959	1,788	4,249
Cars and trucks, used .....	1,068	852	681	925	800	1,724	1,316	1,827
Other vehicles .....	<sup>430</sup>	<sup>(3)</sup>	<sup>(3)</sup>	<sup>44</sup>	<sup>43</sup>	<sup>422</sup>	<sup>4269</sup>	<sup>(3)</sup>
Gasoline, other fuels, and motor oil .....	1,184	603	794	1,259	1,278	1,580	1,679	1,871
Other vehicle expenses .....	2,626	1,199	1,681	2,610	2,915	3,456	3,661	4,727
Vehicle finance charges .....	131	60	60	129	142	180	201	281
Maintenance and repairs .....	722	294	457	753	730	880	1,006	1,412
Vehicle rental, leases, licenses, and other charges .....	593	231	292	525	780	915	855	1,157
Vehicle insurance .....	1,180	616	872	1,203	1,263	1,482	1,599	1,877
Public and other transportation .....	415	167	203	245	251	362	483	1,582
Healthcare .....	6,749	3,894	5,235	6,860	7,823	7,888	8,286	10,433
Health insurance .....	4,802	2,976	3,784	4,929	5,414	5,781	5,822	7,024
Medical services .....	943	412	657	784	1,181	1,075	1,229	1,920
Drugs .....	732	404	557	865	859	834	803	1,093
Medical supplies .....	272	102	236	282	369	198	433	396
Entertainment .....	2,366	1,130	1,618	1,858	2,282	2,590	3,169	5,334
Fees and admissions .....	395	90	158	235	247	476	571	1,432
Audio and visual equipment and services .....	1,024	600	860	939	1,178	1,234	1,250	1,495
Pets, toys, hobbies, and playground equipment .....	627	390	495	557	567	537	906	1,114
Pets .....	512	352	407	491	364	439	705	940

See footnotes at end of table.

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Toys, hobbies, and playground equipment .....	115	438	87	66	204	98	201	173
Other entertainment supplies, equipment, and services .....	320	50	105	128	289	343	442	1,292
Personal care products and services .....	608	316	421	604	643	718	772	1,086
Reading .....	147	54	135	98	192	158	157	274
Education.....	400	119	178	199	213	500	525	1,486
Tobacco products and smoking supplies.....	213	176	207	205	240	277	183	219
Miscellaneous.....	866	387	525	629	640	958	1,354	2,258
Cash contributions.....	2,844	818	1,235	2,540	2,025	3,662	4,351	8,304
Personal insurance and pensions .....	2,782	400	551	984	1,529	2,689	4,355	13,304
Life and other personal insurance .....	518	195	299	449	506	546	881	1,220
Pensions and Social Security .....	2,263	205	252	535	1,023	2,144	3,474	12,084
Sources of income and personal taxes:								
Income before taxes.....	\$53,957	\$9,263	\$21,774	\$34,793	\$44,902	\$58,769	\$82,927	\$190,678
Wages and salaries.....	18,172	489	1,571	4,543	9,601	17,933	33,324	92,677
Self-employment income .....	4,098	488	152	340	627	1,822	3,391	29,602
Social Security, private and government retirement.....	26,721	7,497	19,076	27,828	31,800	34,913	39,223	44,563
Interest, dividends, rental income, other property income.....	3,866	241	474	1,307	2,028	2,945	5,003	21,465
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP).....	289	726	287	225	231	206	170	475
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support.....	572	92	155	525	489	868	1,641	1,115
Other income.....	239	306	59	425	4125	483	4175	1,181
Personal taxes (contains some imputed values) .....	4,164	-677	-637	-791	1,123	985	5,317	33,031
Federal income taxes.....	4,088	( <sup>2</sup> )	186	217	1,662	1,604	4,786	27,610
Stimulus payment (new UCC Q2020)# .....	-903	-654	-807	-1,037	-1,037	-1,167	-961	-849
State and local income taxes .....	928	-55	-47	-12	460	480	1,407	6,167
Other taxes.....	51	431	31	41	37	68	85	104
Income after taxes.....	49,792	9,940	22,410	35,584	43,778	57,784	77,610	157,647
Addenda:								
Net change in total assets and liabilities .....	\$8,188	\$6,784	-\$386	\$4,088	\$1,533	\$4,033	\$17,698	\$38,188
Net change in total assets.....	12,649	7,689	728	6,413	10,047	10,076	24,735	50,690
Net change in total liabilities .....	4,461	905	1,113	2,326	8,514	6,043	7,036	12,502
Other financial information:								
Other money receipts.....	1,125	4200	990	454	4,053	953	829	1,317
Mortgage principal paid on owned property .....	-1,662	-616	-773	-1,262	-1,365	-1,793	-3,341	-4,338
Estimated market value of owned home.....	251,793	135,832	172,819	216,667	253,687	300,110	334,000	513,070
Estimated monthly rental value of owned home.....	1,316	745	997	1,196	1,365	1,539	1,701	2,361

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> No data reported.

<sup>4</sup> Data are likely to have large sampling errors.

# 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.