

## Spending by Age Overview, 2000 to 2013

For most age groups, spending trends have been similar over the past 13 years. Average household spending climbed between 2000 and 2006 (the peak spending year), after adjusting for inflation. Spending fell among almost all age groups between 2006 and 2010 (the spending trough year) as the Great Recession reduced incomes and households trimmed their budgets. Between 2010 and 2013, average annual household spending rebounded among some householder age groups as the recovery began, but continued to slide among others. Households headed by 25-to-54-year-olds continued to cut their spending in the 2010-to-2013 time period. Households headed by people aged 75 or older boosted their spending in all three time periods.

Households headed by 45-to-54-year-olds are the biggest spenders. In 2013, these households spent \$60,524 on average—18 percent more than the average household. Although householders aged 45 to 54 spend the most overall, younger or older householders are the bigger spenders on many individual categories. Households headed by people under age 35 spend more than other age groups on rent and on clothes for children under age 2. Householders aged 35 to 44 spend the most on clothes for children aged 2 to 15 (about twice the average) and on mortgage interest and charges (65 percent more than average). Householders aged 25 to 44 spend more than others on household personal services (mostly day care). Householders aged 45 to 54 spend more than others on several categories including new vehicles and admissions to entertainment events. Householders aged 55 to 64 spend the most on gifts for people in other households and “other lodging” (mostly hotels and motels on trips). Householders aged 65 to 74 spend more than other age groups on health insurance, drugs, and reading materials. Householders aged 75 or older spend the most on cash contributions, on medical supplies, and on maintenance, repair, insurance, and other expenses for owned dwellings.

The share of spending controlled by householders aged 55 to 64 has grown substantially over the years as the age group filled with the large baby-boom generation. Households headed by 55-to-64-year-olds controlled 19.9 percent of aggregate household spending in 2013, up from 13.4 percent in 2000. Expect to see the share of spending controlled by householders aged 65 to 74 climb steadily in the years ahead as boomers fill that age group.

**Table 1.7 Average Annual Spending of Householders Aged 75 or Older, 2000 to 2013***(average annual spending of consumer units headed by people aged 75 or older, 2000, 2006, 2010, and 2013; percent change, 2010–13, 2006–13, and 2000–06; in 2013 dollars)*

	average annual household spending (in 2013\$)				percent change		
	2013	2010	2006	2000	2010–13	2006–13	2000–06
<b>Number of consumer units aged 75 or older (in 000s)</b>	<b>12,018</b>	<b>11,551</b>	<b>11,243</b>	<b>10,617</b>	<b>4.0%</b>	<b>6.9%</b>	<b>5.9%</b>
<b>Average annual spending of consumer units</b>	<b>\$34,382</b>	<b>\$33,684</b>	<b>\$33,400</b>	<b>\$29,638</b>	<b>2.1</b>	<b>2.9</b>	<b>12.7</b>
<b>FOOD</b>	<b>4,144</b>	<b>4,138</b>	<b>3,972</b>	<b>4,163</b>	<b>0.2</b>	<b>4.3</b>	<b>-4.6</b>
<b>Food at home</b>	<b>2,825</b>	<b>2,824</b>	<b>2,593</b>	<b>2,849</b>	<b>0.0</b>	<b>8.9</b>	<b>-9.0</b>
Cereals and bakery products	418	411	376	452	1.6	11.3	-16.9
Cereals and cereal products	117	116	104	152	0.5	12.5	-31.4
Bakery products	302	295	273	300	2.4	10.7	-9.2
Meats, poultry, fish, and eggs	538	670	572	697	-19.7	-5.9	-17.9
Beef	128	265	169	195	-51.7	-24.1	-13.4
Pork	112	118	110	157	-4.7	2.0	-30.0
Other meats	76	81	81	95	-6.4	-6.0	-14.6
Poultry	91	84	92	114	7.8	-1.6	-18.7
Fish and seafood	85	88	90	99	-3.0	-5.7	-8.7
Eggs	45	34	30	38	31.6	49.8	-20.7
Dairy products	314	293	296	319	7.3	6.1	-7.3
Fresh milk and cream	109	106	121	141	3.1	-10.2	-13.8
Other dairy products	204	188	174	179	8.5	16.9	-2.3
Fruits and vegetables	580	561	507	618	3.4	14.3	-17.9
Fresh fruits	222	194	184	237	14.2	20.8	-22.4
Fresh vegetables	168	170	151	173	-1.1	11.0	-12.6
Processed fruits	95	99	97	131	-4.4	-2.1	-26.0
Processed vegetables	95	97	75	77	-2.3	26.5	-2.6
Other food at home	975	888	842	762	9.8	15.7	10.6
Sugar and other sweets	109	106	124	108	3.1	-11.8	14.2
Fats and oils	89	80	66	81	11.1	35.1	-18.9
Miscellaneous foods	516	488	429	346	5.7	20.4	23.8
Nonalcoholic beverages	237	189	203	204	25.3	16.5	-0.4
Food prepared by consumer unit on trips	24	25	21	23	-2.3	15.4	-9.6
<b>Food away from home</b>	<b>1,319</b>	<b>1,314</b>	<b>1,379</b>	<b>1,314</b>	<b>0.4</b>	<b>-4.3</b>	<b>4.9</b>
<b>ALCOHOLIC BEVERAGES</b>	<b>232</b>	<b>197</b>	<b>213</b>	<b>210</b>	<b>18.0</b>	<b>9.1</b>	<b>1.4</b>
<b>HOUSING</b>	<b>12,314</b>	<b>12,201</b>	<b>11,828</b>	<b>10,506</b>	<b>0.9</b>	<b>4.1</b>	<b>12.6</b>
<b>Shelter</b>	<b>6,882</b>	<b>6,515</b>	<b>6,468</b>	<b>5,457</b>	<b>5.6</b>	<b>6.4</b>	<b>18.5</b>
Owned dwellings	4,234	4,096	3,725	3,271	3.4	13.7	13.9
Mortgage interest and charges	673	719	704	507	-6.4	-4.4	38.7
Property taxes	1,882	1,802	1,581	1,448	4.4	19.1	9.2
Maintenance, repair, insurance, other expenses	1,678	1,574	1,441	1,316	6.6	16.5	9.5
Rented dwellings	2,292	1,905	2,415	1,818	20.3	-5.1	32.8
Other lodging	356	514	328	368	-30.7	8.5	-10.8
<b>Utilities, fuels, and public services</b>	<b>3,022</b>	<b>3,344</b>	<b>3,126</b>	<b>2,620</b>	<b>-9.6</b>	<b>-3.3</b>	<b>19.3</b>
Natural gas	371	499	564	407	-25.6	-34.2	38.5
Electricity	1,225	1,279	1,188	1,001	-4.2	3.1	18.7
Fuel oil and other fuels	204	251	214	164	-18.7	-4.6	30.6
Telephone services	772	802	745	691	-3.8	3.6	7.8
Residential telephone, VoIP, and phone cards	505	556	596	661	-9.1	-15.2	-9.8
Cellular phone service	267	247	149	31	8.3	78.6	384.7
Water and other public services	451	513	415	357	-12.1	8.7	16.2
<b>Household services</b>	<b>1,037</b>	<b>832</b>	<b>834</b>	<b>1,135</b>	<b>24.6</b>	<b>24.3</b>	<b>-26.5</b>
Personal services	234	121	181	460	93.8	29.0	-60.6
Other household services	803	713	653	674	12.7	23.0	-3.1
<b>Housekeeping supplies</b>	<b>532</b>	<b>590</b>	<b>514</b>	<b>436</b>	<b>-9.8</b>	<b>3.5</b>	<b>18.0</b>
Laundry and cleaning supplies	131	139	105	107	-5.7	24.6	-1.6
Other household products	247	312	261	198	-20.8	-5.4	32.2
Postage and stationery	154	139	148	131	10.9	4.1	12.7
<b>Household furnishings and equipment</b>	<b>841</b>	<b>921</b>	<b>886</b>	<b>858</b>	<b>-8.7</b>	<b>-5.1</b>	<b>3.3</b>
Household textiles	65	71	98	58	-7.8	-33.8	68.8
Furniture	170	217	203	191	-21.6	-16.4	6.6
Floor coverings	5	22	47	49	-77.7	-89.4	-2.7

	average annual household spending (in 2013\$)				percent change		
	2013	2010	2006	2000	2010-13	2006-13	2000-06
Major appliances	\$128	\$225	\$180	\$165	-43.2%	-29.0%	9.2%
Small appliances and miscellaneous housewares	78	68	67	53	14.1	16.4	27.0
Miscellaneous household equipment	395	316	290	344	24.9	36.2	-15.6
<b>APPAREL AND RELATED SERVICES</b>	<b>768</b>	<b>756</b>	<b>738</b>	<b>948</b>	<b>1.5</b>	<b>4.0</b>	<b>-22.1</b>
<b>Men and boys</b>	<b>139</b>	<b>147</b>	<b>149</b>	<b>158</b>	<b>-5.7</b>	<b>-6.8</b>	<b>-5.8</b>
Men, aged 16 or older	126	127	138	146	-0.9	-8.4	-5.9
Boys, aged 2 to 15	13	19	12	12	-32.4	12.5	-5.1
<b>Women and girls</b>	<b>428</b>	<b>356</b>	<b>335</b>	<b>464</b>	<b>20.3</b>	<b>27.7</b>	<b>-27.8</b>
Women, aged 16 or older	410	329	322	448	24.6	27.2	-28.0
Girls, aged 2 to 15	18	27	13	16	-32.6	41.6	-21.7
<b>Children under age 2</b>	<b>5</b>	<b>24</b>	<b>14</b>	<b>11</b>	<b>-78.7</b>	<b>-63.9</b>	<b>28.1</b>
<b>Footwear</b>	<b>101</b>	<b>126</b>	<b>122</b>	<b>176</b>	<b>-19.9</b>	<b>-17.5</b>	<b>-30.4</b>
<b>Other apparel products and services</b>	<b>94</b>	<b>105</b>	<b>117</b>	<b>139</b>	<b>-10.2</b>	<b>-19.5</b>	<b>-16.2</b>
<b>TRANSPORTATION</b>	<b>5,149</b>	<b>4,581</b>	<b>4,334</b>	<b>3,889</b>	<b>12.4</b>	<b>18.8</b>	<b>11.4</b>
<b>Vehicle purchases</b>	<b>1,783</b>	<b>1,426</b>	<b>1,484</b>	<b>1,507</b>	<b>25.0</b>	<b>20.2</b>	<b>-1.5</b>
Cars and trucks, new	1,040	716	601	910	45.3	73.1	-34.0
Cars and trucks, used	739	710	883	597	4.0	-16.3	48.0
<b>Gasoline and motor oil</b>	<b>1,220</b>	<b>1,047</b>	<b>1,079</b>	<b>664</b>	<b>16.5</b>	<b>13.0</b>	<b>62.5</b>
<b>Other vehicle expenses</b>	<b>1,805</b>	<b>1,801</b>	<b>1,362</b>	<b>1,281</b>	<b>0.2</b>	<b>32.5</b>	<b>6.3</b>
Vehicle finance charges	59	60	61	58	-1.4	-3.7	5.3
Maintenance and repairs	505	537	429	425	-6.0	17.8	0.9
Vehicle insurance	986	938	656	583	5.1	50.2	12.6
Vehicle rentals, leases, licenses, other charges	255	266	217	215	-4.1	17.4	1.0
<b>Public transportation</b>	<b>341</b>	<b>308</b>	<b>409</b>	<b>436</b>	<b>10.8</b>	<b>-16.6</b>	<b>-6.1</b>
<b>HEALTH CARE</b>	<b>4,910</b>	<b>5,079</b>	<b>4,948</b>	<b>4,516</b>	<b>-3.3</b>	<b>-0.8</b>	<b>9.6</b>
Health insurance	3,265	3,238	2,902	2,206	0.8	12.5	31.5
Medical services	706	785	800	890	-10.1	-11.7	-10.2
Drugs	715	870	1,058	1,228	-17.8	-32.5	-13.8
Medical supplies	224	185	188	191	21.2	18.9	-1.3
<b>ENTERTAINMENT</b>	<b>1,422</b>	<b>1,468</b>	<b>1,270</b>	<b>956</b>	<b>-3.1</b>	<b>12.0</b>	<b>32.8</b>
Fees and admissions	276	302	347	290	-8.7	-20.4	19.7
Audio and visual equipment and services	723	748	604	440	-3.3	19.6	37.5
Pets, toys, and playground equipment	282	314	188	141	-10.2	49.7	33.9
Pets	224	275	153	102	-18.7	46.2	50.4
Toys, hobbies, and playground equipment	58	39	35	39	49.8	66.7	-10.3
Other entertainment products and services	141	103	132	85	37.5	7.0	54.6
<b>PERSONAL CARE PRODUCTS AND SERVICES</b>	<b>491</b>	<b>486</b>	<b>486</b>	<b>498</b>	<b>1.0</b>	<b>0.9</b>	<b>-2.3</b>
<b>READING</b>	<b>127</b>	<b>144</b>	<b>149</b>	<b>173</b>	<b>-11.9</b>	<b>-14.8</b>	<b>-13.9</b>
<b>EDUCATION</b>	<b>280</b>	<b>150</b>	<b>187</b>	<b>85</b>	<b>87.2</b>	<b>49.6</b>	<b>119.6</b>
<b>TOBACCO PRODUCTS AND SMOKING SUPPLIES</b>	<b>89</b>	<b>157</b>	<b>112</b>	<b>134</b>	<b>-43.3</b>	<b>-20.6</b>	<b>-16.3</b>
<b>MISCELLANEOUS</b>	<b>571</b>	<b>841</b>	<b>634</b>	<b>748</b>	<b>-32.1</b>	<b>-10.0</b>	<b>-15.2</b>
<b>CASH CONTRIBUTIONS</b>	<b>2,817</b>	<b>2,422</b>	<b>3,534</b>	<b>2,189</b>	<b>16.3</b>	<b>-20.3</b>	<b>61.4</b>
<b>PERSONAL INSURANCE AND PENSIONS</b>	<b>1,068</b>	<b>1,064</b>	<b>996</b>	<b>622</b>	<b>0.4</b>	<b>7.2</b>	<b>60.1</b>
Life and other personal insurance	237	249	267	311	-4.8	-11.2	-14.2
Pensions and Social Security*	832	815	729	313	2.1	14.1	*
<b>GIFTS FOR PEOPLE IN OTHER HOUSEHOLDS</b>	<b>812</b>	<b>853</b>	<b>902</b>	<b>1,021</b>	<b>-4.8</b>	<b>-10.0</b>	<b>-11.6</b>

\*Recent spending on pensions and Social Security is not comparable with 2000 because of changes in methodology.

Note: The Bureau of Labor Statistics uses consumer unit rather than household as the sampling unit in the Consumer Expenditure Survey; for the definition of consumer unit, see the glossary. Figures shown are integrated data from the interview and diary portions of the Consumer Expenditure Survey; for more information about the survey, see Appendix A. Annual average spending figures for some items may seem low because both purchasers and nonpurchasers are used to calculate the annual average; to find out how much purchasers spend on items, see the quarterly or weekly spending tables. Spending by category does not add to total spending because gift spending is also included in the preceding product and service categories. Percent change calculations based on unrounded figures.

Source: Bureau of Labor Statistics, 2000, 2006, 2010, and 2013 Consumer Expenditure Surveys, Internet site <http://www.bls.gov/cex/>; calculations by New Strategist

**Table 6.2 Gifts for People in Other Households: Indexed Annual Spending by Age, 2013**

(indexed average annual spending of consumer units on selected gifts of products and services for people in other households by age of consumer unit reference person, 2013; index definition: an index of 100 is the average for all consumer units; an index of 125 means that spending by consumer units in that group is 25 percent above the average for all consumer units; an index of 75 indicates spending that is 25 percent below the average for all consumer units)

	total consumer units	under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Average annual spending of consumer units, total</b>	<b>\$51,100</b>	<b>\$30,373</b>	<b>\$48,087</b>	<b>\$58,784</b>	<b>\$60,524</b>	<b>\$55,892</b>	<b>\$46,757</b>	<b>\$34,382</b>
<b>Average annual spending of consumer units, index</b>	<b>100</b>	<b>59</b>	<b>94</b>	<b>115</b>	<b>118</b>	<b>109</b>	<b>92</b>	<b>67</b>
<b>Gifts, spending index</b>	<b>100</b>	<b>25</b>	<b>44</b>	<b>56</b>	<b>160</b>	<b>165</b>	<b>104</b>	<b>75</b>
<b>Food</b>	<b>100</b>	<b>41</b>	<b>30</b>	<b>74</b>	<b>158</b>	<b>167</b>	<b>114</b>	<b>45</b>
Cakes and cupcakes	100	–	110	157	120	60	104	77
Candy and chewing gum	100	27	67	71	135	158	112	66
Food or board at school	100	–	4	23	196	286	42	–
Catered affairs	100	19	9	30	208	122	224	11
Food on trips	100	1	54	30	88	165	203	134
<b>Alcoholic beverages</b>	<b>100</b>	<b>59</b>	<b>66</b>	<b>83</b>	<b>174</b>	<b>102</b>	<b>65</b>	<b>106</b>
<b>Housing</b>	<b>100</b>	<b>32</b>	<b>46</b>	<b>73</b>	<b>126</b>	<b>165</b>	<b>127</b>	<b>76</b>
Housekeeping supplies	100	38	54	65	129	164	138	59
Stationery, stationery supplies, giftwrap	100	47	80	87	106	108	170	74
Postage	100	44	23	40	98	315	49	50
Household textiles	100	15	56	104	125	84	225	43
Major appliances	100	10	69	41	39	165	254	116
Small appliances and miscellaneous housewares	100	25	81	59	84	156	117	160
Infants' equipment	100	–	9	252	185	46	83	2
Household decorative items	100	16	63	130	124	154	53	78
Indoor plants, fresh flowers	100	30	59	72	111	149	176	53
Computers and computer hardware for nonbusiness use	100	11	36	36	222	131	106	69
Housing while attending school	100	–	–	43	280	195	22	–
Lodging on trips	100	1	58	42	104	185	206	34
Natural gas (renter)	100	123	118	108	70	132	81	64
Electricity (renter)	100	131	136	155	75	80	37	92
Babysitting and child care	100	–	79	112	200	156	3	–
Day care centers, nurseries, and preschools	100	47	34	46	20	180	324	57
<b>Apparel and services</b>	<b>100</b>	<b>46</b>	<b>81</b>	<b>87</b>	<b>115</b>	<b>139</b>	<b>102</b>	<b>88</b>
Men and boys, aged 2 or older	100	26	101	78	126	147	85	66
Women and girls, aged 2 or older	100	41	48	68	103	160	114	150
Children under age 2	100	70	109	149	87	118	99	14
Watches	100	65	125	211	95	72	15	54
Jewelry	100	85	139	72	162	73	90	33
Footwear	100	44	82	81	147	124	92	72
<b>Transportation</b>	<b>100</b>	<b>8</b>	<b>30</b>	<b>35</b>	<b>174</b>	<b>132</b>	<b>143</b>	<b>131</b>
Vehicle purchases	100	–	0	20	211	126	128	169
Gasoline on trips	100	39	45	60	116	154	192	49
Airline fares	100	5	76	46	123	116	159	148
Intercity train fares	100	5	77	56	140	139	125	94
Ship fares	100	4	76	52	168	125	141	53
<b>Health care</b>	<b>100</b>	<b>4</b>	<b>12</b>	<b>29</b>	<b>114</b>	<b>344</b>	<b>30</b>	<b>44</b>
<b>Entertainment</b>	<b>100</b>	<b>26</b>	<b>127</b>	<b>63</b>	<b>105</b>	<b>138</b>	<b>132</b>	<b>44</b>
Toys, games, hobbies, and tricycles	100	44	81	84	82	173	169	15
<b>Personal care products and services</b>	<b>100</b>	<b>158</b>	<b>42</b>	<b>53</b>	<b>129</b>	<b>151</b>	<b>145</b>	<b>37</b>
Cosmetics, perfume, bath preparations	100	225	34	54	123	128	177	18
<b>Education</b>	<b>100</b>	<b>4</b>	<b>3</b>	<b>28</b>	<b>254</b>	<b>173</b>	<b>55</b>	<b>68</b>
College tuition	100	4	0	23	278	185	27	47
<b>All other gifts</b>	<b>100</b>	<b>10</b>	<b>37</b>	<b>39</b>	<b>103</b>	<b>212</b>	<b>161</b>	<b>77</b>
Gifts of out-of-town trip expenses	100	14	43	41	126	179	149	95

Note: Spending on gifts is also included in the product and service categories in other chapters. "–" means sample is too small to make a reliable estimate.  
Source: Calculations by New Strategist based on the Bureau of Labor Statistics' 2013 Consumer Expenditure Survey

**Table 8.6 Amount Purchasers Spent on Out-of-Pocket Health Care Expenses during the Average Quarter, 2013**

(average amount spent by consumer units with out-of-pocket health care expenses during the average quarter of 2013, by health care category and age of consumer unit reference person, 2013)

	total consumer units	under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Amount spent out-of-pocket on health care expenses during the average quarter</b>	<b>\$1,091.17</b>	<b>\$518.68</b>	<b>\$770.71</b>	<b>\$999.48</b>	<b>\$1,124.58</b>	<b>\$1,218.56</b>	<b>\$1,300.46</b>	<b>\$1,230.15</b>
<b>Health insurance</b>	<b>851.34</b>	<b>555.90</b>	<b>651.83</b>	<b>814.90</b>	<b>881.14</b>	<b>911.45</b>	<b>944.59</b>	<b>886.09</b>
Commercial health insurance	684.65	563.23	570.73	742.79	702.86	820.07	578.25	566.78
Fee-for-service health plan (not BCBS)	916.04	765.57	755.44	1,014.43	931.46	1,112.89	741.90	762.86
Blue Cross, Blue Shield	756.93	565.95	648.47	776.05	857.97	826.83	680.37	637.06
Fee-for-service health plan	1,040.93	710.83	861.48	1,109.21	1,093.25	1,182.34	947.80	821.58
Health maintenance organization	739.86	619.43	658.35	698.44	918.09	755.33	622.03	619.70
Commercial Medicare supplement	601.05	233.33	325.00	535.94	452.21	358.04	641.54	636.63
Other BCBS health insurance	349.58	125.96	269.90	314.52	365.95	338.52	410.25	482.31
Health maintenance plans (HMOs)	691.80	416.17	571.03	699.22	820.03	800.51	559.86	537.03
Medicare payments	413.96	371.45	398.12	415.44	357.55	351.81	439.08	422.52
Medicare prescription drug premium	193.62	129.79	160.33	156.62	169.42	178.19	206.46	196.54
Commercial Medicare supplements/other health insurance	344.09	125.96	138.05	268.27	380.23	216.70	432.45	555.12
Commercial Medicare supplement (not BCBS)	579.17	559.38	378.57	660.71	2,069.30	323.89	498.94	614.75
Other health insurance (not BCBS)	202.18	111.81	120.88	239.24	233.83	177.32	209.10	267.71
Long-term care insurance	599.03	2,600.00	218.75	301.70	382.99	545.03	777.67	883.97
<b>Medical services</b>	<b>475.41</b>	<b>359.48</b>	<b>420.80</b>	<b>461.96</b>	<b>502.73</b>	<b>537.40</b>	<b>472.26</b>	<b>419.39</b>
Physician's services	194.54	159.83	206.86	220.80	196.05	212.12	151.99	148.61
Dental services	438.19	415.34	322.41	349.24	456.40	430.32	604.57	460.88
Eye care services	149.22	122.62	131.77	116.15	142.98	227.14	115.17	137.96
Service by professionals other than physician	283.66	127.54	407.94	308.19	295.43	270.79	226.73	238.36
Lab tests, X-rays	214.72	179.72	172.27	297.71	216.39	246.07	147.08	127.43
Hospital room and services	745.52	995.44	776.24	802.55	865.43	709.14	546.21	571.07
Care in convalescent or nursing home	4,794.44	–	–	1,425.00	541.67	7,986.96	440.00	2,430.00
Other medical services	279.53	144.12	517.82	210.93	381.77	241.05	227.36	166.62
<b>Prescription drugs</b>	<b>194.93</b>	<b>94.11</b>	<b>107.11</b>	<b>153.86</b>	<b>192.14</b>	<b>216.98</b>	<b>232.03</b>	<b>237.19</b>
<b>Medical supplies</b>	<b>257.99</b>	<b>108.86</b>	<b>164.78</b>	<b>202.80</b>	<b>231.59</b>	<b>283.98</b>	<b>318.60</b>	<b>463.87</b>
Eyeglasses and contact lenses	225.45	112.47	175.36	185.61	246.25	265.97	260.81	226.37
Hearing aids	1,156.76	–	150.00	283.93	557.14	790.56	1,680.98	1,436.16
Adult diapers	120.63	80.77	105.48	125.97	51.16	104.00	211.69	184.23
Medical equipment for general use	137.13	84.38	75.00	164.11	110.00	140.10	84.85	233.42
Supportive, convalescent medical equipment	178.21	115.74	51.04	228.49	95.57	181.08	95.08	306.83
Rental of medical equipment	187.50	–	50.00	1,145.83	73.33	173.21	133.33	51.43
Rental of supportive, convalescent medical equipment	86.54	15.00	–	75.00	90.38	64.42	135.71	117.95

Note: Figures shown are from the interview portion of the Consumer Expenditure Survey. Not all health care categories are included in the interview survey. For more information about the survey, see Appendix A. "–" means sample is too small to make a reliable estimate.

Source: Calculations by New Strategist based on unpublished data from the Bureau of Labor Statistics 2013 Consumer Expenditure Survey

**Table 8.7 Percent of Consumer Units with Out-of-Pocket Health Care Expenses during the Average Week, 2013***(percent of consumer units with out-of-pocket health care expenses during the average week of 2013, by health care category and age of consumer unit reference person, 2013)*

	total consumer units	under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Percent spending on health care during the average week</b>	<b>22.0%</b>	<b>12.8%</b>	<b>17.8%</b>	<b>21.1%</b>	<b>22.5%</b>	<b>25.3%</b>	<b>26.0%</b>	<b>25.2%</b>
<b>Drugs</b>	<b>17.6</b>	<b>8.8</b>	<b>14.1</b>	<b>16.1</b>	<b>18.7</b>	<b>20.0</b>	<b>21.7</b>	<b>20.3</b>
Nonprescription drugs	15.2	8.2	12.6	13.6	16.2	17.5	18.5	16.8
Nonprescription vitamins	4.1	1.1	2.2	4.0	4.3	4.9	5.3	5.5
<b>Medical supplies</b>	<b>8.6</b>	<b>6.8</b>	<b>6.6</b>	<b>8.7</b>	<b>8.5</b>	<b>9.9</b>	<b>9.7</b>	<b>9.5</b>
Topicals and dressings	8.5	6.6	6.5	8.6	8.5	9.8	9.4	9.3
Adult diapers	0.1	0.2	0.1	0.1	–	0.2	0.3	0.3

*Note: Figures shown are from the diary portion of the Consumer Expenditure Survey. Not all health care categories are included in the diary survey. For more information about the survey, see Appendix A. “–” means sample is too small to make a reliable estimate.*

*Source: Bureau of Labor Statistics, unpublished data from the 2013 Consumer Expenditure Survey*

**Table 8.8 Amount Purchasers Spent on Out-of-Pocket Health Care Expenses during the Average Week, 2013***(average amount spent by consumer units with out-of-pocket health care expenses during the average week of 2013, by health care category and age of consumer unit reference person, 2013)*

	total consumer units	under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Amount spent out-of-pocket on health care expenses during the average week</b>	<b>\$16.56</b>	<b>\$10.30</b>	<b>\$13.64</b>	<b>\$15.38</b>	<b>\$17.27</b>	<b>\$18.18</b>	<b>\$18.89</b>	<b>\$16.72</b>
<b>Drugs</b>	<b>16.20</b>	<b>10.34</b>	<b>13.08</b>	<b>15.27</b>	<b>16.08</b>	<b>18.41</b>	<b>18.43</b>	<b>16.17</b>
Nonprescription drugs	12.17	8.34	11.00	10.89	11.82	13.91	13.10	12.95
Nonprescription vitamins	24.69	21.30	20.09	24.62	25.41	25.77	29.40	20.11
<b>Medical supplies</b>	<b>9.32</b>	<b>6.02</b>	<b>8.95</b>	<b>9.00</b>	<b>10.37</b>	<b>9.12</b>	<b>9.49</b>	<b>9.82</b>
Topicals and dressings	8.96	5.72	8.58	8.54	10.37	8.87	9.07	9.12
Adult diapers	28.57	23.53	33.33	41.67	–	17.65	25.81	28.00

*Note: Figures shown are from the diary portion of the Consumer Expenditure Survey. Not all health care categories are included in the diary survey. For more information about the survey, see Appendix A. “–” means sample is too small to make a reliable estimate.*

*Source: Calculations by New Strategist based on unpublished data from the Bureau of Labor Statistics 2013 Consumer Expenditure Survey*

**Table 10.4 Housing: Shelter and Utilities: Share of Annual Spending by Age, 2013**

(percentage of total annual spending on shelter and utilities accounted for by consumer unit age groups, 2013)

	total consumer units	under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Share of total consumer units</b>	<b>100.0%</b>	<b>6.6%</b>	<b>16.5%</b>	<b>16.9%</b>	<b>19.5%</b>	<b>18.2%</b>	<b>12.8%</b>	<b>9.6%</b>
<b>Share of total before-tax income</b>	<b>100.0</b>	<b>2.9</b>	<b>15.2</b>	<b>20.8</b>	<b>24.1</b>	<b>21.2</b>	<b>10.7</b>	<b>5.1</b>
<b>Share of total annual spending</b>	<b>100.0</b>	<b>3.9</b>	<b>15.5</b>	<b>19.5</b>	<b>23.1</b>	<b>19.9</b>	<b>11.7</b>	<b>6.4</b>
<b>Share of housing spending</b>	<b>100.0</b>	<b>4.0</b>	<b>16.5</b>	<b>20.3</b>	<b>21.6</b>	<b>19.1</b>	<b>11.6</b>	<b>6.9</b>
<b>SHELTER</b>	<b>100.0</b>	<b>4.5</b>	<b>17.5</b>	<b>20.6</b>	<b>21.7</b>	<b>18.5</b>	<b>10.6</b>	<b>6.5</b>
<b>Owned dwellings*</b>	<b>100.0</b>	<b>1.1</b>	<b>12.3</b>	<b>22.1</b>	<b>23.5</b>	<b>21.7</b>	<b>12.7</b>	<b>6.6</b>
Mortgage interest and charges	100.0	1.0	15.3	27.9	25.0	19.5	9.2	2.1
Mortgage interest	100.0	1.0	15.8	28.4	25.0	18.9	8.9	2.0
Interest paid, home equity loan	100.0	0.7	2.7	26.6	21.3	36.0	9.2	3.6
Interest paid, home equity line of credit	100.0	–	4.7	11.3	28.1	31.7	19.3	5.0
Property taxes	100.0	1.4	9.1	18.0	23.0	23.5	15.2	9.7
Maintenance, repairs, insurance, other expenses	100.0	0.8	9.4	13.4	20.6	24.4	17.7	13.6
Homeowner's insurance	100.0	1.2	8.4	14.7	22.8	23.4	17.4	12.2
Ground rent	100.0	1.4	9.4	12.4	16.2	19.6	13.0	28.0
Flooring installation, repair, replacement	100.0	0.4	21.2	15.5	16.7	21.8	16.9	7.5
Maintenance and repair services	100.0	0.4	7.9	12.5	20.3	26.5	19.1	13.3
Painting and papering	100.0	0.3	6.7	10.5	21.4	27.2	23.0	10.8
Plumbing and water heating	100.0	0.8	7.6	9.0	20.5	24.9	22.4	14.8
Heat, air conditioning, electrical work	100.0	0.6	4.1	14.1	22.8	20.8	21.6	16.0
Roofing and gutters	100.0	0.2	7.1	10.1	20.3	31.1	18.5	12.7
Other repair and maintenance services	100.0	0.1	11.8	15.1	18.2	28.1	15.0	11.7
Repair of built-in appliances	100.0	–	11.0	11.4	24.5	20.9	28.1	4.0
Maintenance and repair materials	100.0	2.6	14.0	15.1	25.6	27.1	11.9	3.6
Paints, wallpaper, and supplies	100.0	6.9	16.3	19.4	21.9	22.8	10.2	2.5
Tools, equipment for painting, wallpapering	100.0	6.9	16.4	19.5	22.0	22.9	10.2	2.5
Plumbing supplies and equipment	100.0	1.5	10.7	18.4	23.3	23.6	18.7	3.9
Electrical supplies, heating and cooling equipment	100.0	–	29.2	34.0	18.5	11.5	4.6	2.3
Roofing and gutters	100.0	–	12.8	10.6	46.1	19.3	10.8	0.3
Plaster, paneling, siding, windows, doors, screens, awnings	100.0	3.4	6.7	11.1	28.1	30.0	16.6	4.2
Patio, walk, fence, driveway, masonry, brick, and stucco materials	100.0	1.0	3.9	8.3	34.7	44.5	3.9	3.5
Material for insulation, other maintenance and repair	100.0	0.6	15.1	10.1	23.3	34.9	10.4	5.6
Property management and security	100.0	0.7	10.5	11.4	14.1	17.5	20.7	25.3
Property management	100.0	0.7	10.6	11.2	14.3	18.7	20.2	24.2
Management and upkeep services for security	100.0	0.5	10.0	12.0	12.8	10.7	22.9	31.2
Parking	100.0	0.2	3.5	15.1	11.1	9.9	32.0	28.2
<b>Rented dwellings</b>	<b>100.0</b>	<b>11.3</b>	<b>29.2</b>	<b>19.5</b>	<b>17.2</b>	<b>10.6</b>	<b>5.5</b>	<b>6.6</b>
Rent	100.0	11.5	29.5	19.6	17.2	10.4	5.3	6.5
Rent as pay	100.0	9.7	23.3	18.8	19.5	9.6	10.2	8.8
Maintenance, insurance, and other expenses	100.0	4.5	17.2	15.0	18.1	23.3	13.1	8.7
Tenant's insurance	100.0	7.4	26.5	18.7	16.0	15.8	9.0	6.5
Flooring installation, repair, replacement	100.0	2.7	14.0	13.2	22.2	14.6	29.6	3.7
Maintenance and repair services	100.0	1.3	10.2	6.6	14.4	34.1	19.5	14.0
Maintenance and repair materials	100.0	7.0	18.0	26.1	27.3	15.4	3.3	2.8
<b>Other lodging</b>	<b>100.0</b>	<b>2.2</b>	<b>6.9</b>	<b>11.9</b>	<b>26.8</b>	<b>29.5</b>	<b>17.6</b>	<b>5.2</b>
Owned vacation homes	100.0	0.4	2.5	9.4	25.6	36.2	19.5	6.3
Mortgage interest and charges	100.0	0.7	3.7	12.8	40.2	30.8	10.3	1.7
Property taxes	100.0	0.3	2.4	8.1	22.6	36.7	19.7	10.1
Maintenance, insurance, and other expenses	100.0	0.3	1.2	7.9	14.2	41.2	30.0	5.3
Housing while attending school	100.0	13.0	3.0	6.1	42.0	32.7	3.3	–
Lodging on trips	100.0	1.5	10.9	14.8	25.0	23.7	18.7	5.4

	total consumer units	under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>UTILITIES, FUELS, AND PUBLIC SERVICES</b>	<b>100.0%</b>	<b>3.2%</b>	<b>14.0%</b>	<b>19.5%</b>	<b>22.3%</b>	<b>20.2%</b>	<b>13.0%</b>	<b>7.7%</b>
<b>Natural gas</b>	<b>100.0</b>	<b>2.7</b>	<b>12.5</b>	<b>19.2</b>	<b>21.9</b>	<b>20.3</b>	<b>14.4</b>	<b>9.0</b>
<b>Electricity</b>	<b>100.0</b>	<b>3.4</b>	<b>14.3</b>	<b>19.5</b>	<b>21.6</b>	<b>20.1</b>	<b>13.0</b>	<b>8.2</b>
<b>Fuel oil and other fuels</b>	<b>100.0</b>	<b>1.4</b>	<b>6.8</b>	<b>14.4</b>	<b>21.4</b>	<b>22.5</b>	<b>19.9</b>	<b>13.7</b>
Fuel oil	100.0	0.4	5.7	15.9	20.1	20.9	18.4	18.6
Coal, wood, and other fuels	100.0	7.0	10.6	16.3	22.5	32.9	7.4	3.3
Bottled gas	100.0	2.3	7.9	11.6	23.3	23.7	24.2	7.0
<b>Telephone services</b>	<b>100.0</b>	<b>3.8</b>	<b>15.6</b>	<b>20.1</b>	<b>23.5</b>	<b>19.7</b>	<b>11.5</b>	<b>5.8</b>
Residential phone service, VoIP, and phone cards	100.0	1.6	7.2	14.1	21.9	23.3	18.4	13.5
Cellular phone service	100.0	4.7	18.9	22.4	24.2	18.3	8.8	2.8
<b>Water and other public services</b>	<b>100.0</b>	<b>2.4</b>	<b>12.8</b>	<b>19.6</b>	<b>21.9</b>	<b>20.6</b>	<b>14.3</b>	<b>8.5</b>
Water and sewerage maintenance	100.0	2.5	13.0	20.1	22.4	20.5	13.3	8.3
Trash and garbage collection	100.0	2.2	12.5	18.5	20.7	21.4	15.6	9.2
Septic tank cleaning	100.0	1.2	8.0	11.4	14.6	11.7	46.6	6.5

\*See Appendix B for information about mortgage principal reduction.

Note: Numbers may not add to total because of rounding. "-" means sample is too small to make a reliable estimate.

Source: Calculations by New Strategist based on the Bureau of Labor Statistics' 2013 Consumer Expenditure Survey