

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	33,764	6,495	7,385	12,963	6,921
Consumer unit characteristics:					
Income before taxes .....	\$53,684	\$57,169	\$55,004	\$49,015	\$57,752
Income after taxes .....	48,233	51,383	49,378	44,190	51,629
Age of reference person .....	74.5	74.9	74.7	74.2	74.4
Average number in consumer unit:					
People .....	1.8	1.7	1.7	1.8	1.8
Children under 18 .....	.1	.1	.1	.1	.1
Adults 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.5	.5	.6	.5	.6
Vehicles .....	1.7	1.4	1.8	1.8	1.9
Percent distribution:					
Reference person:					
Men .....	45	44	44	45	49
Women .....	55	56	56	55	51
Housing tenure:					
Homeowner .....	80	71	82	83	78
With mortgage .....	24	21	24	23	30
Without mortgage .....	55	51	58	60	48
Renter .....	20	29	18	17	22
Race of reference person:					
Black or African-American .....	10	9	7	16	3
White, Asian, and all other races .....	90	91	93	84	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	6	5	2	7	10
Not Hispanic or Latino .....	94	95	98	93	90
Education of reference person:					
Elementary (1-8) .....	4	3	2	5	4
High school (9-12) .....	36	41	40	38	23
College .....	60	56	58	57	71
Never attended and other .....	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	87	78	91	90	88
Average annual expenditures .....	\$50,637	\$52,654	\$47,694	\$47,059	\$58,457
Food .....	6,602	7,197	5,971	6,342	7,168
Food at home .....	4,036	4,468	3,721	3,878	4,247
Cereals and bakery products .....	524	638	488	479	537
Cereals and cereal products .....	139	167	122	128	149
Bakery products .....	385	471	366	350	388
Meats, poultry, fish, and eggs .....	841	963	757	833	835
Beef .....	222	256	211	206	229
Pork .....	170	141	174	185	167
Other meats .....	115	144	114	110	100
Poultry .....	139	162	113	147	130
Fish and seafood .....	143	207	104	134	143
Eggs .....	53	53	40	51	67
Dairy products .....	416	466	389	379	464
Fresh milk and cream .....	125	144	109	114	141
Other dairy products .....	292	322	279	265	323
Fruits and vegetables .....	800	928	684	742	901
Fresh fruits .....	305	350	260	278	357
Fresh vegetables .....	257	315	206	223	314
Processed fruits .....	109	124	94	106	114
Processed vegetables .....	129	138	125	135	117
Other food at home .....	1,455	1,474	1,402	1,445	1,510
Sugar and other sweets .....	153	144	169	146	159
Fats and oils .....	105	107	95	108	110
Miscellaneous foods .....	756	752	743	736	806
Nonalcoholic beverages .....	388	419	342	410	371

See footnotes at end of table.

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips .....	52	52	54	45	65
Food away from home.....	2,566	2,728	2,250	2,464	2,921
Alcoholic beverages .....	474	465	446	422	597
Housing.....	17,212	19,645	16,119	15,130	19,971
Shelter.....	9,562	12,177	8,831	7,659	11,454
Owned dwellings.....	6,077	7,178	5,795	5,232	6,926
Mortgage interest and charges.....	1,366	1,049	1,197	1,201	2,153
Property taxes.....	2,309	3,823	2,253	1,577	2,318
Maintenance, repairs, insurance, other expenses .....	2,402	2,305	2,345	2,454	2,454
Rented dwellings.....	2,578	4,021	2,069	1,665	3,476
Other lodging.....	908	978	966	763	1,052
Utilities, fuels, and public services .....	3,808	3,931	3,714	3,805	3,800
Natural gas.....	431	581	616	282	371
Electricity.....	1,452	1,272	1,333	1,683	1,318
Fuel oil and other fuels.....	168	463	138	89	69
Telephone services.....	1,106	1,106	1,051	1,105	1,168
Residential phone service, VOIP, and phone cards.....	360	428	357	354	310
Cellular phone service.....	747	678	694	751	859
Water and other public services .....	651	509	575	646	873
Household operations.....	1,390	1,316	1,293	1,288	1,757
Personal services.....	193	<sup>2</sup> 140	<sup>2</sup> 283	111	<sup>2</sup> 300
Other household expenses.....	1,198	1,175	1,010	1,177	1,457
Housekeeping supplies.....	790	741	739	853	778
Laundry and cleaning supplies.....	172	151	164	182	183
Other household products.....	469	444	443	535	406
Postage and stationery.....	149	147	132	136	189
Household furnishings and equipment.....	1,661	1,480	1,543	1,525	2,182
Household textiles.....	112	105	106	120	112
Furniture.....	341	292	434	269	425
Floor coverings.....	24	27	18	20	35
Major appliances.....	277	192	271	289	340
Small appliances, miscellaneous housewares.....	110	124	100	95	136
Miscellaneous household equipment.....	795	740	614	731	1,134
Apparel and services.....	1,259	1,607	1,228	1,046	1,350
Men and boys.....	259	281	176	265	310
Men, 16 and over.....	237	243	154	248	295
Boys, 2 to 15.....	22	38	22	17	15
Women and girls.....	543	675	588	431	571
Women, 16 and over.....	516	640	558	415	539
Girls, 2 to 15.....	26	35	30	16	33
Children under 2.....	26	<sup>2</sup> 15	<sup>2</sup> 22	30	33
Footwear.....	263	428	278	176	252
Other apparel products and services.....	169	208	164	144	184
Transportation.....	7,486	6,920	6,881	7,668	8,314
Vehicle purchases (net outlay).....	2,731	2,379	2,318	3,067	2,871
Cars and trucks, new.....	1,605	1,540	1,316	1,921	1,383
Cars and trucks, used.....	1,083	839	992	1,053	1,467
Other vehicles.....	42	<sup>(3)</sup>	<sup>2</sup> 10	<sup>2</sup> 93	<sup>2</sup> 22
Gasoline, other fuels, and motor oil.....	1,412	1,160	1,383	1,440	1,626
Other vehicle expenses.....	2,654	2,646	2,654	2,549	2,856
Vehicle finance charges.....	126	107	122	147	109
Maintenance and repairs.....	774	651	756	778	900
Vehicle rental, leases, licenses, and other charges.....	591	802	689	394	657
Vehicle insurance.....	1,163	1,086	1,086	1,231	1,191
Public and other transportation.....	689	735	526	612	962
Healthcare.....	6,818	6,594	7,050	6,540	7,292
Health insurance.....	4,762	4,608	4,924	4,656	4,931
Medical services.....	1,027	960	1,014	906	1,329
Drugs.....	752	644	869	745	736
Medical supplies.....	277	382	243	233	297
Entertainment.....	2,663	2,548	2,920	2,228	3,292
Fees and admissions.....	495	507	476	415	651
Audio and visual equipment and services.....	1,021	1,033	1,017	1,007	1,040
Pets, toys, hobbies, and playground equipment.....	678	754	569	582	887
Pets.....	581	671	461	514	743

See footnotes at end of table.

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Toys, hobbies, and playground equipment.....	96	83	108	68	144
Other entertainment supplies, equipment, and services .....	470	254	858	224	714
Personal care products and services .....	698	709	616	682	803
Reading .....	151	192	177	111	160
Education.....	362	538	155	394	357
Tobacco products and smoking supplies.....	208	205	236	231	134
Miscellaneous .....	919	911	849	902	1,030
Cash contributions.....	2,594	1,848	2,306	2,450	3,870
Personal insurance and pensions .....	3,192	3,276	2,741	2,911	4,118
Life and other personal insurance.....	518	542	514	576	389
Pensions and Social Security.....	2,674	2,734	2,227	2,335	3,729
Sources of income and personal taxes:					
Money income before taxes .....	\$53,684	\$57,169	\$55,004	\$49,015	\$57,752
Wages and salaries.....	18,082	21,552	17,466	15,781	19,791
Self-employment income.....	4,334	4,842	3,701	5,138	3,027
Social Security, private and government retirement .....	26,201	26,542	26,059	24,947	28,381
Interest, dividends, rental income, other property income .....	4,116	3,312	6,805	2,395	5,223
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	251	401	195	216	236
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	456	305	422	430	681
Other income .....	246	214	357	108	413
Personal taxes (contains some imputed values) .....	5,451	5,786	5,626	4,826	6,123
Federal income taxes .....	4,448	4,575	4,684	4,048	4,827
State and local income taxes .....	952	1,143	874	719	1,291
Other taxes.....	52	67	69	59	<sup>2</sup> 4
Income after taxes .....	48,233	51,383	49,378	44,190	51,629
Addenda:					
Net change in total assets and liabilities .....	\$14,557	\$15,740	\$9,622	\$13,689	\$20,337
Net change in total assets.....	17,173	17,401	12,507	15,581	24,921
Net change in total liabilities.....	2,616	1,662	2,885	1,892	4,583
Other financial information:					
Other money receipts.....	1,194	308	953	1,008	2,633
Mortgage principal paid on owned property.....	-1,571	-1,384	-1,590	-1,285	-2,262
Estimated market value of owned home.....	237,141	229,468	161,435	195,985	402,196
Estimated monthly rental value of owned home .....	1,272	1,317	1,021	1,181	1,666
Gifts of goods and services, total .....	1,148	1,413	1,066	980	1,298
Food .....	82	105	72	57	111
Alcoholic beverages .....	15	26	10	12	14
Housing .....	271	328	222	218	370
Housekeeping supplies .....	39	40	39	31	51
Household textiles.....	13	<sup>2</sup> 14	<sup>2</sup> 12	<sup>2</sup> 12	<sup>2</sup> 15
Appliances and miscellaneous housewares .....	35	<sup>2</sup> 61	23	21	47
Major appliances.....	9	<sup>2</sup> 4	10	10	10
Small appliances and miscellaneous housewares .....	25	<sup>2</sup> 56	13	<sup>2</sup> 10	37
Miscellaneous household equipment.....	57	88	53	53	42
Other housing.....	128	125	95	102	213
Apparel and services.....	190	275	206	132	198
Males, 2 and over.....	56	97	47	41	55
Females, 2 and over .....	78	100	103	55	73
Children under 2.....	18	<sup>2</sup> 13	<sup>2</sup> 19	14	30
Other apparel products and services.....	37	65	36	23	40
Jewelry and watches .....	5	<sup>2</sup> 6	<sup>2</sup> 4	3	10
All other apparel products and services .....	32	<sup>2</sup> 59	32	20	30
Transportation .....	131	108	101	119	207
Healthcare .....	28	<sup>2</sup> 31	50	<sup>2</sup> 37	<sup>2</sup> -14

See footnotes at end of table.

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Entertainment .....	93	115	104	71	103
Toys, games, arts and crafts, and tricycles .....	29	<sup>2</sup> 34	57	<sup>2</sup> 14	23
Other entertainment .....	64	81	47	57	81
Personal care products and services .....	25	34	22	22	25
Reading .....	5	<sup>2</sup> 1	11	4	3
Education .....	161	284	49	190	113
All other gifts .....	147	104	218	118	167

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

<sup>2</sup> Data are likely to have large sampling errors.

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2020