

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	19,518	3,629	4,199	7,703	3,987
Consumer unit characteristics:					
Income before taxes	\$63,366	\$70,793	\$66,064	\$56,586	\$66,865
Income after taxes	55,883	62,259	58,676	50,068	58,373
Age of reference person	69.2	69.3	69.1	69.2	69.1
Average number in consumer unit:					
People	1.9	1.9	1.9	1.9	1.9
Children under 181	.1	.1	.1	.1
Adults 65 and older	1.4	1.4	1.4	1.4	1.4
Earners7	.8	.8	.6	.7
Vehicles	2.0	1.6	2.1	2.0	2.1
Percent distribution:					
Reference person:					
Men	48	46	46	48	50
Women	52	54	54	52	50
Housing tenure:					
Homeowner	80	74	83	82	77
With mortgage	30	27	32	28	37
Without mortgage	49	47	52	54	40
Renter	20	26	17	18	23
Race of reference person:					
Black or African-American	12	9	9	18	3
White, Asian, and all other races	88	91	91	82	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	8	6	3	8	14
Not Hispanic or Latino	92	94	97	92	86
Education of reference person:					
Elementary (1-8)	3	2	1	3	5
High school (9-12)	31	33	34	36	18
College	66	65	65	61	76
Never attended and other	(¹)	(¹)	(¹)	(²)	1
At least one vehicle owned or leased	90	83	94	92	90
Average annual expenditures	\$55,822	\$60,451	\$53,624	\$50,623	\$63,716
Food					
Food at home	7,308	8,256	6,625	6,978	7,729
Cereals and bakery products	4,338	5,012	4,078	4,054	4,489
Cereals and cereal products	549	687	527	493	543
Bakery products	150	177	138	142	154
Bakery products	399	510	390	351	390
Meats, poultry, fish, and eggs	912	1,145	834	833	919
Beef	242	323	239	195	252
Pork	181	171	179	182	190
Other meats	122	170	125	105	105
Poultry	154	195	134	155	139
Fish and seafood	156	226	115	143	160
Eggs	57	59	42	53	74
Dairy products	444	510	425	400	479
Fresh milk and cream	133	156	118	121	146
Other dairy products	312	354	307	280	333
Fruits and vegetables	852	1,042	748	764	935
Fresh fruits	327	397	285	294	364
Fresh vegetables	275	357	228	230	325
Processed fruits	111	134	94	100	123
Processed vegetables	138	154	140	139	123
Other food at home	1,582	1,629	1,544	1,563	1,611
Sugar and other sweets	162	158	187	148	162
Fats and oils	113	114	104	116	115
Miscellaneous foods	813	817	791	799	856
Nonalcoholic beverages	431	474	392	449	400
Food prepared by consumer unit on out-of-town trips	64	65	70	52	78

See footnotes at end of table.

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home.....	2,969	3,243	2,547	2,925	3,240
Alcoholic beverages	593	568	614	514	730
Housing.....	18,362	21,329	17,223	15,669	22,009
Shelter	10,105	12,985	9,352	7,872	12,592
Owned dwellings	6,760	8,427	6,579	5,396	8,069
Mortgage interest and charges.....	1,799	1,460	1,684	1,456	2,890
Property taxes.....	2,465	4,231	2,402	1,627	2,544
Maintenance, repairs, insurance, other expenses	2,496	2,736	2,493	2,312	2,635
Rented dwellings.....	2,268	3,408	1,558	1,628	3,215
Other lodging.....	1,077	1,151	1,215	848	1,308
Utilities, fuels, and public services	4,050	4,331	4,063	3,930	4,011
Natural gas	436	616	642	274	367
Electricity	1,533	1,439	1,463	1,713	1,344
Fuel oil and other fuels.....	155	437	131	77	74
Telephone services	1,249	1,291	1,210	1,211	1,325
Residential phone service, VOIP, and phone cards.....	328	405	325	323	268
Cellular phone service	921	886	886	888	1,057
Water and other public services	677	548	617	655	900
Household operations	1,338	1,341	1,111	1,256	1,731
Personal services.....	75	³ 50	³ 46	³ 48	³ 179
Other household expenses	1,263	1,290	1,065	1,208	1,553
Housekeeping supplies	860	842	808	907	850
Laundry and cleaning supplies	188	187	193	180	200
Other household products.....	512	499	467	581	452
Postage and stationery	160	156	147	146	198
Household furnishings and equipment.....	2,009	1,831	1,889	1,704	2,825
Household textiles.....	140	160	140	141	122
Furniture	452	405	594	336	568
Floor coverings.....	32	41	29	18	53
Major appliances.....	335	241	321	352	401
Small appliances, miscellaneous housewares	132	182	126	96	158
Miscellaneous household equipment.....	918	802	680	761	1,524
Apparel and services.....	1,483	2,019	1,507	1,182	1,508
Men and boys	291	364	210	246	382
Men, 16 and over	262	321	180	222	360
Boys, 2 to 15	28	43	31	24	22
Women and girls	641	852	684	541	586
Women, 16 and over.....	610	821	642	520	549
Girls, 2 to 15.....	31	31	42	21	38
Children under 2.....	34	³ 18	³ 36	³ 40	³ 38
Footwear.....	309	532	366	183	269
Other apparel products and services	208	253	211	172	232
Transportation	8,870	8,924	8,124	9,005	9,337
Vehicle purchases (net outlay).....	3,310	3,287	2,598	3,787	3,160
Cars and trucks, new	1,983	2,183	1,642	2,276	1,594
Cars and trucks, used	1,255	1,104	939	1,354	1,535
Other vehicles	72	^(2)	³ 17	³ 157	³ 31
Gasoline, other fuels, and motor oil	1,687	1,471	1,678	1,690	1,889
Other vehicle expenses.....	3,045	3,234	3,144	2,790	3,254
Vehicle finance charges.....	173	159	175	193	142
Maintenance and repairs	879	787	936	820	1,009
Vehicle rental, leases, licenses, and other charges	690	1,009	831	429	756
Vehicle insurance.....	1,303	1,279	1,202	1,347	1,347
Public and other transportation	827	933	705	737	1,034
Healthcare	6,742	6,512	7,194	6,376	7,180
Health insurance	4,797	4,601	5,027	4,686	4,950
Medical services.....	974	1,039	1,034	769	1,252
Drugs	721	599	836	708	730
Medical supplies.....	249	272	297	213	247
Entertainment	3,244	3,121	3,794	2,576	4,028
Fees and admissions	598	604	664	496	723
Audio and visual equipment and services.....	1,084	1,150	1,068	1,066	1,079
Pets, toys, hobbies, and playground equipment.....	830	941	651	685	1,159
Pets	715	839	498	606	1,007
Toys, hobbies, and playground equipment.....	115	102	153	79	152
Other entertainment supplies, equipment, and services	731	426	1,412	329	1,067

See footnotes at end of table.

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Personal care products and services	748	796	693	699	850
Reading	150	184	166	121	156
Education	468	813	201	500	371
Tobacco products and smoking supplies	265	262	316	286	172
Miscellaneous	958	894	988	915	1,069
Cash contributions	2,670	2,045	2,374	2,460	3,954
Personal insurance and pensions	3,960	4,727	3,803	3,342	4,622
Life and other personal insurance	586	669	577	636	421
Pensions and Social Security	3,374	4,057	3,225	2,706	4,201
Sources of income and personal taxes:					
Money income before taxes	\$63,366	\$70,793	\$66,064	\$56,586	\$66,865
Wages and salaries	25,804	33,026	25,841	21,025	28,424
Self-employment income	6,323	6,915	4,698	7,930	4,389
Social Security, private and government retirement	25,855	26,314	26,618	24,391	27,462
Interest, dividends, rental income, other property income	4,287	3,548	7,727	2,390	5,003
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	276	397	203	258	276
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	491	328	513	440	716
Other income	330	³ 263	463	152	594
Personal taxes (contains some imputed values)	7,483	8,534	7,387	6,518	8,492
Federal income taxes	6,058	6,716	5,958	5,480	6,681
State and local income taxes	1,365	1,744	1,343	972	1,804
Other taxes	60	73	87	66	³⁷
Income after taxes	55,883	62,259	58,676	50,068	58,373
Addenda:					
Net change in total assets and liabilities	\$18,712	\$20,340	\$13,198	\$16,807	\$26,717
Net change in total assets	22,572	23,592	17,011	20,025	32,422
Net change in total liabilities	3,861	3,251	3,813	3,219	5,706
Other financial information:					
Other money receipts	1,559	401	899	1,138	4,119
Mortgage principal paid on owned property	-1,981	-2,002	-2,239	-1,488	-2,643
Estimated market value of owned home	240,262	242,516	175,094	193,327	397,531
Estimated monthly rental value of owned home	1,303	1,397	1,102	1,184	1,659
Gifts of goods and services, total	1,348	1,729	1,324	1,086	1,499
Food	103	149	88	72	125
Alcoholic beverages	19	39	15	12	19
Housing	343	424	241	258	533
Housekeeping supplies	50	54	52	35	72
Household textiles	18	³ 19	³ 16	³ 16	³ 22
Appliances and miscellaneous housewares	51	³ 96	23	29	74
Major appliances	12	³ 3	13	14	³ 15
Small appliances and miscellaneous housewares	39	³ 93	³ 10	³ 15	³ 59
Miscellaneous household equipment	59	74	55	63	44
Other housing	165	181	95	115	320
Apparel and services	215	287	269	146	214
Males, 2 and over	68	126	57	47	63
Females, 2 and over	94	97	133	73	88
Children under 2	21	³ 14	³ 31	³ 11	³ 35
Other apparel products and services	32	³ 50	48	15	28
Jewelry and watches	5	³ 6	³ 4	³ 2	³ 8
All other apparel products and services	27	³ 44	³ 44	³ 12	³ 20
Transportation	153	165	127	180	117
Healthcare	24	³ 18	³ 80	³ 5	³ 9
Entertainment	116	128	149	85	128
Toys, games, arts and crafts, and tricycles	38	³ 36	90	³ 16	³ 26
Other entertainment	77	92	58	69	102
Personal care products and services	22	17	31	13	32

See footnotes at end of table.

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2018-2019 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Reading	6	³ 1	11	7	4
Education.....	183	390	39	187	141
All other gifts.....	164	109	275	121	178

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, 2020