

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2019-2020

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) ¹	20,082	3,774	4,244	7,843	4,222
Consumer unit characteristics:					
Income before taxes	\$62,958	\$68,104	\$64,313	\$56,276	\$69,408
Income after taxes	57,021	61,460	58,906	51,409	61,584
Age of reference person	69.2	69.1	69.2	69.2	69.2
Average number in consumer unit:					
People	1.9	1.9	1.8	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	.7	.7	.6	.7
Vehicles	1.9	1.6	2.2	1.9	2.1
Percent distribution:					
Reference person:					
Men	47	46	44	48	48
Women	53	54	56	52	52
Housing tenure:					
Homeowner	79	72	86	80	77
With mortgage	30	27	34	27	36
Without mortgage	49	45	52	53	41
Renter	21	28	14	20	23
Race of reference person:					
Black or African-American	12	11	8	19	2
White, Asian, and all other races	88	89	92	81	98
Hispanic or Latino origin of reference person:					
Hispanic or Latino	8	6	2	8	14
Not Hispanic or Latino	92	94	98	92	86
Education of reference person:					
Elementary (1-8)	3	3	(²)	3	4
High school (9-12)	31	35	33	36	19
College	66	62	67	61	76
Never attended and other	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	90	82	96	91	91
Average annual expenditures	\$53,685	\$56,794	\$53,029	\$49,010	\$60,079
Food					
Food at home	4,504	5,031	4,301	4,130	4,866
Cereals and bakery products	562	658	562	509	570
Cereals and cereal products	163	195	151	143	180
Bakery products	399	464	411	366	390
Meats, poultry, fish, and eggs	966	1,186	917	884	964
Beef	262	298	250	234	290
Pork	196	193	198	204	182
Other meats	130	164	142	117	111
Poultry	158	233	139	138	148
Fish and seafood	164	238	140	142	162
Eggs	56	60	48	47	72
Dairy products	460	528	435	409	510
Fresh milk and cream	132	151	120	120	148
Other dairy products	328	376	315	289	362
Fruits and vegetables	908	1,073	798	813	1,026
Fresh fruits	338	373	290	318	383
Fresh vegetables	297	385	240	246	358
Processed fruits	110	130	107	88	130
Processed vegetables	164	185	160	161	155
Other food at home	1,608	1,586	1,589	1,515	1,795
Sugar and other sweets	154	144	182	133	168
Fats and oils	116	112	113	116	121
Miscellaneous foods	855	807	858	796	982
Nonalcoholic beverages	423	440	375	431	441
Food prepared by consumer unit on out-of-town trips	61	82	61	39	84

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 Surveys, 2019-2020 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home.....	2,276	2,495	1,973	2,234	2,454
Alcoholic beverages	536	515	649	432	615
Housing.....	18,601	20,619	17,930	15,955	22,333
Shelter	10,402	12,145	9,913	8,306	13,231
Owned dwellings	7,251	7,952	7,422	5,832	9,087
Mortgage interest and charges.....	1,901	1,467	1,786	1,505	3,138
Property taxes.....	2,540	4,022	2,710	1,676	2,652
Maintenance, repairs, insurance, other expenses	2,810	2,463	2,927	2,651	3,296
Rented dwellings.....	2,225	3,185	1,390	1,749	3,090
Other lodging.....	927	1,008	1,100	725	1,054
Utilities, fuels, and public services	4,025	4,181	4,080	3,931	4,006
Natural gas	427	578	641	269	371
Electricity	1,523	1,382	1,421	1,722	1,381
Fuel oil and other fuels.....	138	397	103	64	79
Telephone services	1,244	1,287	1,245	1,207	1,274
Residential phone service, VOIP, and phone cards.....	298	372	305	286	246
Cellular phone service	946	916	940	921	1,029
Water and other public services	693	537	670	669	900
Household operations	1,279	1,110	1,126	1,215	1,702
Personal services.....	55	³ 13	² 23	³ 58	³ 118
Other household expenses	1,224	1,097	1,103	1,157	1,583
Housekeeping supplies	860	912	827	810	930
Laundry and cleaning supplies	184	186	199	157	213
Other household products.....	531	579	473	547	519
Postage and stationery	145	147	155	106	197
Household furnishings and equipment.....	2,034	2,271	1,984	1,694	2,464
Household textiles.....	112	135	123	92	115
Furniture	385	288	457	347	471
Floor coverings.....	30	32	33	28	27
Major appliances.....	352	289	354	353	404
Small appliances, miscellaneous housewares	118	117	141	87	150
Miscellaneous household equipment.....	1,037	1,410	875	788	1,296
Apparel and services.....	1,220	1,578	1,383	1,028	1,091
Men and boys.....	215	261	218	190	216
Men, 16 and over	187	226	186	166	190
Boys, 2 to 15	28	35	32	24	26
Women and girls	530	662	585	482	450
Women, 16 and over.....	498	638	542	453	418
Girls, 2 to 15.....	32	24	42	29	32
Children under 2.....	32	³ 34	³ 30	³ 31	³ 34
Footwear.....	237	416	238	172	198
Other apparel products and services	205	206	311	153	193
Transportation	8,123	7,823	7,900	7,941	8,946
Vehicle purchases (net outlay).....	3,212	3,236	2,876	3,318	3,330
Cars and trucks, new	1,880	2,196	1,264	2,096	1,817
Cars and trucks, used	1,280	1,041	1,595	1,130	1,457
Other vehicles	³ 51	(⁴)	³ 17	³ 92	³ 56
Gasoline, other fuels, and motor oil	1,411	1,129	1,454	1,433	1,576
Other vehicle expenses.....	2,980	2,891	3,123	2,743	3,352
Vehicle finance charges.....	178	168	168	200	154
Maintenance and repairs	836	688	865	747	1,103
Vehicle rental, leases, licenses, and other charges	646	864	823	408	715
Vehicle insurance.....	1,320	1,172	1,267	1,388	1,380
Public and other transportation	521	567	447	447	688
Healthcare	6,733	6,367	7,259	6,542	6,892
Health insurance	4,865	4,521	5,253	4,770	4,962
Medical services.....	911	991	906	814	1,026
Drugs.....	716	611	837	753	625
Medical supplies.....	241	243	264	206	279
Entertainment	2,737	2,584	3,300	2,323	3,048
Fees and admissions	462	404	524	408	550
Audio and visual equipment and services.....	1,076	1,121	1,148	1,054	1,004
Pets, toys, hobbies, and playground equipment.....	761	660	818	663	954
Pets	623	527	629	543	825
Toys, hobbies, and playground equipment.....	139	133	189	120	129
Other entertainment supplies, equipment, and services	438	399	809	199	540

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 Surveys, 2019-2020 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Personal care products and services	634	625	643	612	673
Reading	127	148	139	110	131
Education	424	597	251	480	339
Tobacco products and smoking supplies	278	270	299	319	185
Miscellaneous	942	1,046	804	992	901
Cash contributions	2,788	2,168	2,894	2,661	3,472
Personal insurance and pensions	3,762	4,929	3,303	3,250	4,131
Life and other personal insurance	614	750	611	658	413
Pensions and Social Security	3,148	4,179	2,692	2,591	3,719
Sources of income and personal taxes:					
Income before taxes	\$62,958	\$68,104	\$64,313	\$56,276	\$69,408
Wages and salaries	25,639	33,824	25,389	20,215	28,649
Self-employment income	5,930	4,770	3,212	8,095	5,679
Social Security, private and government retirement	26,218	25,109	28,102	24,465	28,570
Interest, dividends, rental income, other property income	3,936	3,150	6,495	2,482	4,769
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	337	395	215	355	375
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	628	654	451	536	953
Other income	270	³ 202	450	129	413
Personal taxes (contains some imputed values)	5,937	6,644	5,407	4,867	7,824
Federal income taxes	5,511	5,803	5,091	4,893	6,822
Stimulus payment (new UCC Q20202)#	-958	-887	-1,014	-1,018	-852
State and local income taxes	1,324	1,653	1,232	932	1,848
Other taxes	59	75	97	60	⁶
Income after taxes	57,021	61,460	58,906	51,409	61,584
Addenda:					
Net change in total assets and liabilities	\$9,383	\$4,375	\$17,511	\$4,942	\$13,938
Net change in total assets	15,224	14,024	22,126	8,865	21,171
Net change in total liabilities	5,841	9,649	4,615	3,923	7,233
Other financial information:					
Other money receipts	1,503	526	1,429	888	3,594
Mortgage principal paid on owned property	-2,130	-1,907	-2,292	-1,707	-2,954
Estimated market value of owned home	256,678	248,453	199,532	203,019	421,141
Estimated monthly rental value of owned home	1,348	1,408	1,177	1,210	1,725

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ Data are likely to have large sampling errors.

⁴ No data reported.

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.