

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 18 | .1 | .1 | .1 | .1 | .1 |
| Adults 65 and older | 1.4 | 1.4 | 1.4 | 1.4 | 1.4 |
| Earners | .7 | .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 |
| Meats, poultry, fish, and eggs | 399 | 510 | 390 | 351 | 390 |
| Beef | 912 | 1,145 | 834 | 833 | 919 |
| Pork | 242 | 323 | 239 | 195 | 252 |
| Other meats | 181 | 171 | 179 | 182 | 190 |
| Poultry | 122 | 170 | 125 | 105 | 105 |
| Fish and seafood | 154 | 195 | 134 | 155 | 139 |
| Eggs | 156 | 226 | 115 | 143 | 160 |
| Dairy products | 57 | 59 | 42 | 53 | 74 |
| Fresh milk and cream | 444 | 510 | 425 | 400 | 479 |
| Other dairy products | 133 | 156 | 118 | 121 | 146 |
| Fruits and vegetables | 312 | 354 | 307 | 280 | 333 |
| Fresh fruits | 852 | 1,042 | 748 | 764 | 935 |
| Fresh vegetables | 327 | 397 | 285 | 294 | 364 |
| Processed fruits | 275 | 357 | 228 | 230 | 325 |
| Processed vegetables | 111 | 134 | 94 | 100 | 123 |
| Other food at home | 138 | 154 | 140 | 139 | 123 |
| Sugar and other sweets | 1,582 | 1,629 | 1,544 | 1,563 | 1,611 |
| Fats and oils | 162 | 158 | 187 | 148 | 162 |
| Miscellaneous foods | 113 | 114 | 104 | 116 | 115 |
| Nonalcoholic beverages | 813 | 817 | 791 | 799 | 856 |
| Food prepared by consumer unit on out-of-town trips | 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