

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	32,378	6,248	7,130	12,322	6,678
Consumer unit characteristics:					
Income before taxes .....	\$50,385	\$54,153	\$47,279	\$44,997	\$60,120
Income after taxes .....	45,550	49,024	43,884	41,621	51,325
Age of reference person .....	74.3	74.9	74.2	74.3	74.0
Average number in consumer unit:					
People .....	1.8	1.8	1.7	1.7	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 .....	.5	.5	.5	.5	.6
Vehicles .....	1.8	1.4	1.8	1.8	2.0
Percent distribution:					
Reference person:					
Men .....	46	45	44	46	48
Women .....	54	55	56	54	52
Housing tenure:					
Homeowner .....	80	71	81	84	80
With mortgage .....	24	17	25	23	31
Without mortgage .....	56	54	57	61	49
Renter .....	20	29	19	16	20
Race of reference person:					
Black or African-American .....	10	10	8	15	2
White, Asian, and all other races .....	90	90	92	85	98
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	4	3	6	5
High school (9-12) .....	35	39	40	38	21
College .....	60	57	57	57	73
Never attended and other .....	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	88	80	90	90	90
Average annual expenditures .....	\$50,165	\$51,825	\$47,580	\$45,984	\$59,160
Food .....	6,468	7,239	5,961	5,985	7,221
Food at home .....	3,913	4,430	3,646	3,644	4,239
Cereals and bakery products .....	519	649	474	466	549
Cereals and cereal products .....	138	158	130	128	150
Bakery products .....	381	491	345	339	398
Meats, poultry, fish, and eggs .....	815	928	727	804	827
Beef .....	218	253	208	213	207
Pork .....	167	145	170	183	154
Other meats .....	114	151	107	103	111
Poultry .....	131	145	112	131	139
Fish and seafood .....	135	185	93	124	156
Eggs .....	49	49	38	50	60
Dairy products .....	414	478	407	360	465
Fresh milk and cream .....	127	147	117	116	140
Other dairy products .....	287	331	290	244	325
Fruits and vegetables .....	773	915	681	701	879
Fresh fruits .....	295	350	266	254	352
Fresh vegetables .....	249	322	211	212	292
Processed fruits .....	106	119	89	103	118
Processed vegetables .....	124	124	115	133	117
Other food at home .....	1,392	1,460	1,356	1,313	1,520
Sugar and other sweets .....	149	168	164	136	138
Fats and oils .....	108	114	105	107	105
Miscellaneous foods .....	699	722	680	633	824
Nonalcoholic beverages .....	381	399	342	394	379

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, 2017-2018 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips .....	56	57	64	42	73
Food away from home.....	2,555	2,809	2,316	2,340	2,982
Alcoholic beverages .....	452	507	429	386	554
Housing.....	16,787	19,821	15,356	14,567	19,581
Shelter .....	9,296	11,882	8,431	7,409	11,279
Owned dwellings.....	5,915	6,941	5,455	5,033	7,073
Mortgage interest and charges.....	1,451	1,105	1,275	1,303	2,236
Property taxes.....	2,299	3,832	2,251	1,537	2,322
Maintenance, repairs, insurance, other expenses .....	2,165	2,005	1,929	2,194	2,515
Rented dwellings.....	2,557	3,854	2,233	1,748	3,184
Other lodging.....	823	1,087	743	628	1,023
Utilities, fuels, and public services .....	3,690	3,852	3,539	3,632	3,808
Natural gas.....	407	556	587	260	344
Electricity.....	1,431	1,307	1,272	1,638	1,336
Fuel oil and other fuels.....	159	453	141	70	68
Telephone services.....	1,086	1,086	1,025	1,071	1,178
Residential phone service, VOIP, and phone cards.....	382	461	368	376	336
Cellular phone service.....	704	625	658	695	843
Water and other public services .....	608	451	513	593	882
Household operations .....	1,299	1,376	1,174	1,187	1,567
Personal services.....	141	<sup>2</sup> 209	<sup>1</sup> 173	97	<sup>2</sup> 125
Other household expenses.....	1,158	1,167	1,000	1,090	1,442
Housekeeping supplies .....	810	867	675	801	915
Laundry and cleaning supplies .....	162	146	139	183	164
Other household products.....	471	506	396	453	551
Postage and stationery .....	176	215	140	165	200
Household furnishings and equipment.....	1,693	1,845	1,537	1,537	2,012
Household textiles.....	120	126	94	140	105
Furniture.....	384	418	417	336	408
Floor coverings.....	19	20	15	12	35
Major appliances.....	261	215	242	280	292
Small appliances, miscellaneous housewares .....	118	144	96	105	140
Miscellaneous household equipment.....	790	921	673	664	1,032
Apparel and services.....	1,200	1,560	1,122	986	1,360
Men and boys.....	252	359	197	204	304
Men, 16 and over.....	230	319	175	186	290
Boys, 2 to 15.....	22	40	22	18	14
Women and girls.....	502	574	509	422	583
Women, 16 and over.....	478	540	480	407	556
Girls, 2 to 15.....	24	34	29	15	26
Children under 2.....	26	<sup>2</sup> 23	<sup>2</sup> 35	<sup>2</sup> 22	25
Footwear.....	241	354	256	179	242
Other apparel products and services.....	179	250	125	159	206
Transportation .....	7,390	6,392	7,228	7,673	7,967
Vehicle purchases (net outlay).....	2,759	2,035	2,207	3,261	3,101
Cars and trucks, new .....	1,610	1,353	1,394	1,852	1,633
Cars and trucks, used .....	1,109	682	808	1,353	1,377
Other vehicles .....	41	<sup>(3)</sup>	<sup>25</sup>	<sup>256</sup>	<sup>291</sup>
Gasoline, other fuels, and motor oil .....	1,367	1,161	1,342	1,368	1,587
Other vehicle expenses.....	2,610	2,431	3,150	2,525	2,346
Vehicle finance charges.....	113	85	110	128	116
Maintenance and repairs .....	929	669	1,460	770	913
Vehicle insurance.....	970	871	790	1,256	703
Vehicle rental, leases, licenses, and other charges .....	598	806	791	371	615
Public and other transportation.....	654	764	529	518	933
Healthcare .....	6,684	6,650	6,856	6,332	7,183
Health insurance .....	4,716	4,733	4,796	4,548	4,922
Medical services.....	955	949	1,000	806	1,189
Drugs.....	776	704	828	773	793
Medical supplies.....	237	263	232	205	279
Entertainment .....	2,800	2,513	3,080	2,463	3,397
Fees and admissions .....	530	559	517	474	618
Audio and visual equipment and services.....	991	1,017	978	957	1,046
Pets, toys, hobbies, and playground equipment.....	669	707	579	576	905
Pets.....	575	591	493	513	766

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, 2017-2018 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Toys, hobbies, and playground equipment.....	94	116	85	64	139
Other entertainment supplies, equipment, and services .....	611	230	1,006	456	828
Personal care products and services .....	676	728	600	628	800
Reading .....	156	228	161	106	182
Education.....	381	624	236	356	358
Tobacco products and smoking supplies.....	207	218	232	217	153
Miscellaneous .....	1,037	789	948	987	1,461
Cash contributions.....	2,529	1,734	2,373	2,318	3,830
Personal insurance and pensions .....	3,395	2,824	2,998	2,982	5,115
Life and other personal insurance.....	489	467	508	538	398
Pensions and Social Security.....	2,906	2,356	2,490	2,444	4,717
Sources of income and personal taxes:					
Money income before taxes .....	\$50,385	\$54,153	\$47,279	\$44,997	\$60,120
Wages and salaries.....	17,349	19,226	14,234	15,939	21,519
Self-employment income.....	3,057	3,748	2,833	2,197	4,239
Social Security, private and government retirement .....	25,370	26,679	25,649	23,970	26,431
Interest, dividends, rental income, other property income .....	3,639	3,345	3,807	2,163	6,456
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	254	431	170	220	240
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	506	445	433	376	882
Other income .....	210	278	152	131	353
Personal taxes (contains some imputed values) .....	4,836	5,129	3,395	3,375	8,795
Federal income taxes .....	3,946	4,050	2,866	2,835	7,054
State and local income taxes .....	838	1,014	457	485	1,734
Other taxes.....	51	65	71	56	27
Income after taxes .....	45,550	49,024	43,884	41,621	51,325
Addenda:					
Net change in total assets and liabilities .....	\$14,763	\$16,599	\$10,608	\$16,177	\$14,873
Net change in total assets.....	17,536	19,614	11,925	17,693	21,292
Net change in total liabilities.....	2,773	3,015	1,317	1,516	6,418
Other financial information:					
Other money receipts .....	1,703	795	1,013	712	5,118
Mortgage principal paid on owned property.....	-1,322	-1,165	-1,339	-1,192	-1,690
Estimated market value of owned home.....	231,756	223,793	155,081	184,064	409,058
Estimated monthly rental value of owned home .....	1,237	1,263	1,001	1,124	1,673
Gifts of goods and services, total .....	1,109	1,527	1,069	919	1,135
Food .....	77	119	72	54	88
Alcoholic beverages .....	8	24	7	3	5
Housing .....	273	367	220	219	343
Housekeeping supplies .....	36	49	30	27	45
Household textiles.....	6	25	25	24	212
Appliances and miscellaneous housewares .....	32	263	22	21	35
Major appliances.....	8	25	10	9	5
Small appliances and miscellaneous housewares .....	24	258	213	12	30
Miscellaneous household equipment.....	61	91	60	53	49
Other housing.....	138	158	102	114	202
Apparel and services.....	178	306	190	116	168
Males, 2 and over.....	51	84	54	37	42
Females, 2 and over .....	69	115	86	40	67
Children under 2.....	21	20	33	214	22
Other apparel products and services.....	37	87	16	24	37
Jewelry and watches .....	7	20	23	24	23
All other apparel products and services .....	30	267	213	20	35
Transportation .....	116	79	72	172	94
Healthcare .....	28	237	60	25	29

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, 2017-2018 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Entertainment .....	94	109	122	66	104
Toys, games, arts and crafts, and tricycles .....	33	<sup>2</sup> 58	40	18	33
Other entertainment .....	61	51	82	48	71
Personal care products and services .....	17	17	16	16	22
Reading .....	4	4	10	2	2
Education .....	180	350	126	168	102
All other gifts .....	133	116	173	76	215

<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, 2019