

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2017-2018

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	18,925	3,492	4,218	7,214	4,002
Consumer unit characteristics:					
Income before taxes	\$59,416	\$66,492	\$55,703	\$52,003	\$70,514
Income after taxes	52,576	59,087	50,914	47,396	57,985
Age of reference person	69.1	69.3	68.9	69.2	69.1
Average number in consumer unit:					
People	1.9	1.9	1.8	1.8	2.0
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	.8
Vehicles	2.0	1.7	2.0	2.0	2.2
Percent distribution:					
Reference person:					
Men	48	50	46	49	48
Women	52	50	54	51	52
Housing tenure:					
Homeowner	80	74	82	83	79
With mortgage	30	21	32	28	39
Without mortgage	51	52	51	55	41
Renter	20	26	18	17	21
Race of reference person:					
Black or African-American	11	10	9	18	3
White, Asian, and all other races	89	90	91	82	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	7	3	7	12
Not Hispanic or Latino	93	93	97	93	88
Education of reference person:					
Elementary (1-8)	4	3	2	5	5
High school (9-12)	30	31	33	34	18
College	66	66	65	61	76
Never attended and other	(¹)	(¹)	(²)	(¹)	1
At least one vehicle owned or leased	90	84	93	91	92
Average annual expenditures	\$55,599	\$59,150	\$53,001	\$50,456	\$64,709
Food					
Food at home	7,068	7,935	6,661	6,490	7,875
Cereals and bakery products	4,158	4,663	3,982	3,828	4,562
Cereals and cereal products	536	645	505	484	577
Bakery products	146	149	141	137	167
Meats, poultry, fish, and eggs	390	496	364	347	411
Beef	867	1,025	796	821	895
Pork	232	285	239	215	211
Other meats	175	170	177	180	167
Poultry	120	165	109	106	122
Fish and seafood	143	161	130	136	156
Eggs	143	191	98	131	173
Dairy products	54	53	42	54	66
Fruits and vegetables	434	494	435	379	493
Fresh milk and cream	133	150	125	122	149
Other dairy products	301	344	310	257	344
Other food at home	815	950	740	731	943
Fresh fruits	312	369	284	270	378
Fresh vegetables	268	352	240	224	310
Processed fruits	105	113	95	99	122
Processed vegetables	129	115	121	137	133
Sugar and other sweets	1,506	1,550	1,506	1,412	1,654
Fats and oils	156	167	181	144	143
Miscellaneous foods	114	124	110	112	115
Nonalcoholic beverages	757	763	745	695	890
Food prepared by consumer unit on out-of-town trips	408	430	387	406	416
Food prepared by consumer unit on out-of-town trips	71	66	84	55	90

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, 2017-2018 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home.....	2,910	3,272	2,678	2,662	3,313
Alcoholic beverages	558	617	557	489	644
Housing.....	18,020	21,660	16,136	15,451	21,497
Shelter	9,857	12,874	8,481	7,771	12,435
Owned dwellings	6,763	8,361	6,039	5,580	8,267
Mortgage interest and charges.....	1,927	1,392	1,683	1,732	3,005
Property taxes.....	2,491	4,401	2,398	1,668	2,403
Maintenance, repairs, insurance, other expenses	2,345	2,568	1,957	2,180	2,859
Rented dwellings.....	2,098	3,095	1,528	1,438	3,017
Other lodging.....	996	1,419	914	753	1,151
Utilities, fuels, and public services	3,948	4,249	3,817	3,855	3,990
Natural gas.....	420	597	606	260	359
Electricity.....	1,510	1,477	1,367	1,703	1,343
Fuel oil and other fuels.....	154	449	126	72	74
Telephone services.....	1,234	1,262	1,170	1,207	1,324
Residential phone service, VOIP, and phone cards.....	353	450	333	350	296
Cellular phone service.....	881	812	837	857	1,028
Water and other public services	630	465	548	613	891
Household operations	1,294	1,414	1,167	1,168	1,550
Personal services.....	73	³ 83	³ 110	³ 34	³ 96
Other household expenses	1,221	1,331	1,056	1,134	1,454
Housekeeping supplies	889	899	817	858	1,016
Laundry and cleaning supplies	170	180	163	175	158
Other household products.....	526	482	502	494	656
Postage and stationery	193	238	152	190	202
Household furnishings and equipment.....	2,032	2,223	1,855	1,798	2,505
Household textiles.....	143	168	97	166	122
Furniture	489	540	525	437	501
Floor coverings.....	23	31	17	11	43
Major appliances.....	308	253	304	323	336
Small appliances, miscellaneous housewares	142	207	118	116	159
Miscellaneous household equipment.....	927	1,024	794	745	1,343
Apparel and services.....	1,440	2,065	1,379	1,185	1,462
Men and boys.....	321	457	280	254	376
Men, 16 and over	293	404	247	235	358
Boys, 2 to 15	28	53	33	19	17
Women and girls	596	799	583	525	573
Women, 16 and over.....	566	746	545	508	546
Girls, 2 to 15.....	30	52	38	17	28
Children under 2.....	34	³ 34	³ 45	³ 29	³ 32
Footwear.....	283	449	324	201	261
Other apparel products and services	206	326	146	175	220
Transportation	8,874	8,324	7,861	9,437	9,363
Vehicle purchases (net outlay).....	3,617	2,939	2,689	4,428	3,727
Cars and trucks, new	2,170	2,077	1,758	2,598	1,916
Cars and trucks, used	1,386	862	924	1,734	1,706
Other vehicles.....	³ 60	(²)	³ 8	³ 96	³ 105
Gasoline, other fuels, and motor oil	1,650	1,477	1,620	1,630	1,867
Other vehicle expenses.....	2,828	2,986	2,879	2,727	2,774
Vehicle finance charges.....	158	119	156	178	158
Maintenance and repairs	881	881	871	809	1,030
Vehicle insurance.....	1,073	912	952	1,287	904
Vehicle rental, leases, licenses, and other charges	715	1,073	899	454	682
Public and other transportation	779	922	674	652	994
Healthcare	6,688	6,498	7,020	6,328	7,166
Health insurance	4,733	4,657	4,865	4,605	4,889
Medical services.....	945	953	1,010	755	1,215
Drugs.....	778	631	878	786	796
Medical supplies.....	232	257	267	182	265
Entertainment	3,569	3,226	4,078	3,089	4,214
Fees and admissions	638	731	659	570	654
Audio and visual equipment and services.....	1,084	1,161	1,031	1,055	1,128
Pets, toys, hobbies, and playground equipment.....	874	967	740	741	1,201
Pets.....	748	817	610	656	1,017
Toys, hobbies, and playground equipment.....	126	150	130	85	184
Other entertainment supplies, equipment, and services	972	368	1,648	723	1,232

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, 2017-2018 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Personal care products and services	743	862	671	659	872
Reading	157	196	175	125	162
Education	491	927	319	428	405
Tobacco products and smoking supplies	265	264	315	282	185
Miscellaneous	1,111	864	1,121	876	1,756
Cash contributions	2,520	1,709	2,471	2,204	3,849
Personal insurance and pensions	4,095	4,004	4,235	3,412	5,259
Life and other personal insurance	541	558	539	594	435
Pensions and Social Security	3,554	3,446	3,696	2,818	4,824
Sources of income and personal taxes:					
Money income before taxes	\$59,416	\$66,492	\$55,703	\$52,003	\$70,514
Wages and salaries	25,048	28,973	20,180	22,800	30,804
Self-employment income	4,049	5,322	3,847	3,065	4,927
Social Security, private and government retirement	25,175	27,343	26,163	23,352	25,525
Interest, dividends, rental income, other property income	4,035	3,601	4,547	1,927	7,672
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	293	504	179	265	280
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	550	379	613	406	893
Other income	266	369	173	189	413
Personal taxes (contains some imputed values)	6,839	7,404	4,790	4,607	12,529
Federal income taxes	5,547	5,821	3,922	3,885	10,017
State and local income taxes	1,231	1,514	773	658	2,502
Other taxes	61	70	95	65	³¹⁰
Income after taxes	52,576	59,087	50,914	47,396	57,985
Addenda:					
Net change in total assets and liabilities	\$19,949	\$26,077	\$15,545	\$18,260	\$22,287
Net change in total assets	24,223	29,604	17,585	20,453	33,319
Net change in total liabilities	4,274	3,527	2,040	2,193	11,032
Other financial information:					
Other money receipts	2,455	³⁶⁸⁸	1,188	769	8,373
Mortgage principal paid on owned property	-1,690	-1,587	-1,755	-1,459	-2,127
Estimated market value of owned home	240,686	246,588	166,571	192,998	399,620
Estimated monthly rental value of owned home	1,283	1,363	1,064	1,157	1,671
Gifts of goods and services, total	1,344	1,968	1,292	1,074	1,391
Food	92	159	93	59	99
Alcoholic beverages	11	³⁷	8	5	3
Housing	323	535	201	242	422
Housekeeping supplies	48	74	45	30	65
Household textiles	8	³⁹	³⁶	³⁴	³¹⁷
Appliances and miscellaneous housewares	43	³¹⁰³	³¹⁸	26	52
Major appliances	7	³³	³⁶	10	³⁴
Small appliances and miscellaneous housewares	37	³¹⁰⁰	³¹²	³¹⁶	³⁴⁸
Miscellaneous household equipment	71	128	43	70	49
Other housing	154	220	89	112	239
Apparel and services	213	365	242	141	195
Males, 2 and over	66	119	75	45	51
Females, 2 and over	86	141	101	55	83
Children under 2	26	³⁰	³⁴²	³¹⁶	³²⁷
Other apparel products and services	35	74	³²⁴	25	³³⁵
Jewelry and watches	7	³²⁵	³⁴	³³	³²
All other apparel products and services	28	³⁴⁹	³¹⁹	22	³³²
Transportation	148	72	66	264	93
Healthcare	34	³²⁹	³⁸⁶	³¹⁶	³¹⁷
Entertainment	128	144	161	97	144
Toys, games, arts and crafts, and tricycles	50	³⁹¹	61	³²⁶	51
Other entertainment	79	54	100	71	94
Personal care products and services	20	23	23	14	28

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, 2017-2018 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Reading	5	³ 5	8	4	3
Education.....	224	488	191	165	134
All other gifts.....	146	110	213	69	252

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, 2019