

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016-2017**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	31,476	6,191	6,921	11,975	6,390
Consumer unit characteristics:					
Income before taxes .....	\$48,570	\$51,744	\$44,976	\$42,559	\$60,651
Income after taxes .....	44,033	47,233	42,041	39,548	51,497
Age of reference person .....	74.3	74.6	74.5	74.2	73.8
Average number in consumer unit:					
People .....	1.7	1.8	1.7	1.7	1.9
Children under 18 .....	.1	.1	( <sup>1</sup> )	( <sup>1</sup> )	.1
Adults 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.5	.5	.5	.4	.6
Vehicles .....	1.7	1.5	1.8	1.7	1.9
Percent distribution:					
Reference person:					
Men .....	45	47	42	45	46
Women .....	55	53	58	55	54
Housing tenure:					
Homeowner .....	79	72	78	82	79
With mortgage .....	23	17	24	22	29
Without mortgage .....	56	55	55	60	50
Renter .....	21	28	22	18	21
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	6	2	6	10
Not Hispanic or Latino .....	94	94	98	94	90
Education of reference person:					
Elementary (1-8) .....	5	5	3	6	4
High school (9-12) .....	37	40	42	39	23
College .....	58	54	55	55	73
Never attended and other .....	( <sup>1</sup> )	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
At least one vehicle owned or leased .....	86	78	89	87	89
Average annual expenditures .....	\$47,665	\$49,255	\$45,120	\$43,675	\$56,284
Food .....	6,070	6,487	5,550	5,748	6,795
Food at home .....	3,696	3,949	3,399	3,528	4,063
Cereals and bakery products .....	490	553	447	460	530
Cereals and cereal products .....	139	141	126	127	172
Bakery products .....	351	412	321	334	358
Meats, poultry, fish, and eggs .....	788	861	700	780	824
Beef .....	225	235	229	226	208
Pork .....	160	153	154	175	144
Other meats .....	105	139	97	91	109
Poultry .....	129	143	105	128	143
Fish and seafood .....	123	146	80	111	164
Eggs .....	46	46	35	48	55
Dairy products .....	384	427	364	345	437
Fresh milk and cream .....	121	129	108	117	131
Other dairy products .....	264	298	255	228	305
Fruits and vegetables .....	730	815	652	683	815
Fresh fruits .....	275	294	251	253	319
Fresh vegetables .....	238	294	208	208	273
Processed fruits .....	98	110	83	95	110
Processed vegetables .....	119	118	110	127	113
Other food at home .....	1,303	1,293	1,235	1,260	1,459
Sugar and other sweets .....	146	149	172	138	134
Fats and oils .....	102	103	93	104	105
Miscellaneous foods .....	645	619	602	602	789
Nonalcoholic beverages .....	359	367	319	376	360

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, 2016-2017 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips .....	51	55	49	41	71
Food away from home .....	2,374	2,537	2,152	2,220	2,732
Alcoholic beverages .....	415	475	369	352	524
Housing .....	16,285	18,930	14,695	14,264	19,213
Shelter .....	9,046	11,420	8,103	7,295	11,050
Owned dwellings.....	5,686	6,829	5,042	4,819	6,904
Mortgage interest and charges.....	1,479	1,150	1,292	1,340	2,262
Property taxes.....	2,233	3,850	2,138	1,466	2,206
Maintenance, repairs, insurance, other expenses .....	1,975	1,829	1,613	2,013	2,436
Rented dwellings.....	2,556	3,410	2,369	1,863	3,232
Other lodging .....	804	1,182	693	614	914
Utilities, fuels, and public services .....	3,560	3,757	3,361	3,505	3,688
Natural gas.....	374	524	529	229	332
Electricity.....	1,389	1,310	1,211	1,598	1,264
Fuel oil and other fuels .....	128	345	99	63	71
Telephone services.....	1,096	1,132	1,032	1,064	1,190
Residential phone service, VOIP, and phone cards .....	435	530	417	422	384
Cellular phone service.....	661	602	615	642	805
Water and other public services .....	574	446	490	551	832
Household operations .....	1,257	1,258	1,030	1,260	1,496
Personal services.....	176	212	<sup>2</sup> 89	245	<sup>2</sup> 107
Other household expenses.....	1,081	1,046	941	1,015	1,389
Housekeeping supplies.....	781	799	704	745	903
Laundry and cleaning supplies .....	163	142	158	172	171
Other household products .....	437	450	395	403	528
Postage and stationery .....	180	206	151	170	204
Household furnishings and equipment .....	1,641	1,696	1,496	1,458	2,076
Household textiles.....	103	100	86	117	98
Furniture.....	393	414	319	367	501
Floor coverings .....	16	20	17	9	23
Major appliances.....	257	255	234	245	304
Small appliances, miscellaneous housewares .....	107	105	87	98	146
Miscellaneous household equipment .....	765	803	753	622	1,004
Apparel and services.....	1,132	1,315	933	1,074	1,269
Men and boys.....	229	296	196	206	248
Men, 16 and over.....	202	262	174	178	219
Boys, 2 to 15.....	28	34	22	28	28
Women and girls.....	476	475	408	459	574
Women, 16 and over .....	445	436	379	429	548
Girls, 2 to 15.....	31	38	29	30	27
Children under 2.....	25	<sup>2</sup> 19	<sup>2</sup> 35	23	26
Footwear .....	211	277	151	209	215
Other apparel products and services.....	190	249	143	178	206
Transportation .....	7,168	6,323	6,982	7,316	7,936
Vehicle purchases (net outlay) .....	2,741	2,084	2,246	3,135	3,174
Cars and trucks, new .....	1,641	1,234	1,154	1,876	2,123
Cars and trucks, used .....	1,058	819	1,088	1,208	979
Other vehicles .....	41	<sup>2</sup> 31	<sup>2</sup> 5	<sup>2</sup> 51	<sup>2</sup> 72
Gasoline, other fuels, and motor oil .....	1,277	1,105	1,226	1,277	1,499
Other vehicle expenses .....	2,605	2,506	3,084	2,443	2,512
Vehicle finance charges.....	115	78	101	138	122
Maintenance and repairs .....	888	661	1,416	684	954
Vehicle insurance.....	1,050	976	850	1,279	900
Vehicle rental, leases, licenses, and other charges .....	552	791	718	342	536
Public and other transportation.....	545	627	425	461	751
Healthcare .....	6,310	6,373	6,526	5,919	6,745
Health insurance .....	4,438	4,413	4,585	4,218	4,714
Medical services.....	912	1,048	940	741	1,069
Drugs.....	750	711	815	758	704
Medical supplies.....	210	200	185	202	259
Entertainment .....	2,495	2,298	2,273	2,444	2,994
Fees and admissions .....	517	600	455	435	657
Audio and visual equipment and services .....	979	978	960	959	1,038
Pets, toys, hobbies, and playground equipment.....	620	560	489	610	819
Pets .....	521	438	419	516	707

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, 2016-2017 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Toys, hobbies, and playground equipment .....	98	121	71	94	112
Other entertainment supplies, equipment, and services .....	379	161	369	440	480
Personal care products and services .....	652	674	594	607	772
Reading .....	158	178	135	114	247
Education .....	369	388	260	320	563
Tobacco products and smoking supplies .....	209	221	217	215	176
Miscellaneous .....	936	803	924	795	1,346
Cash contributions .....	2,430	2,068	2,930	2,016	3,014
Personal insurance and pensions .....	3,036	2,722	2,734	2,491	4,691
Life and other personal insurance .....	405	412	400	446	328
Pensions and Social Security .....	2,631	2,310	2,334	2,045	4,363
Sources of income and personal taxes:					
Money income before taxes .....	\$48,570	\$51,744	\$44,976	\$42,559	\$60,651
Wages and salaries .....	16,981	19,136	13,761	14,964	22,162
Self-employment income .....	2,810	2,212	2,467	2,333	4,655
Social Security, private and government retirement .....	24,333	25,674	25,032	22,481	25,748
Interest, dividends, rental income, other property income .....	3,464	3,535	2,887	1,991	6,781
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	286	465	188	253	279
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	507	493	487	383	773
Other income .....	189	229	153	153	254
Personal taxes (contains some imputed values) .....	4,537	4,511	2,936	3,012	9,155
Federal income taxes .....	3,687	3,509	2,522	2,546	7,258
State and local income taxes .....	805	961	362	424	1,850
Other taxes .....	45	41	52	42	<sup>2</sup> 47
Income after taxes .....	44,033	47,233	42,041	39,548	51,497
Addenda:					
Net change in total assets and liabilities .....	\$10,945	\$11,061	\$11,937	\$9,420	\$12,616
Net change in total assets .....	13,565	13,721	12,930	11,122	18,678
Net change in total liabilities .....	2,620	2,660	993	1,702	6,062
Other financial information:					
Other money receipts .....	1,701	838	711	700	5,487
Mortgage principal paid on owned property .....	-1,441	-1,120	-1,133	-1,272	-2,399
Estimated market value of owned home .....	218,179	235,258	144,978	169,613	371,929
Estimated monthly rental value of owned home .....	1,181	1,271	951	1,058	1,572
Gifts of goods and services, total .....	1,069	938	924	1,077	1,340
Food .....	70	57	84	56	94
Alcoholic beverages .....	7	11	4	4	13
Housing .....	236	214	197	254	266
Housekeeping supplies .....	30	42	33	22	33
Household textiles .....	6	<sup>2</sup> 7	<sup>2</sup> 2	<sup>2</sup> 6	10
Appliances and miscellaneous housewares .....	20	<sup>2</sup> 10	21	20	27
Major appliances .....	10	<sup>2</sup> 5	8	12	11
Small appliances and miscellaneous housewares .....	10	<sup>2</sup> 5	13	8	16
Miscellaneous household equipment .....	47	55	55	46	35
Other housing .....	133	101	85	161	161
Apparel and services .....	184	215	185	158	202
Males, 2 and over .....	50	53	54	44	52
Females, 2 and over .....	69	89	63	59	72
Children under 2 .....	23	<sup>2</sup> 18	34	18	25
Other apparel products and services .....	43	55	33	37	52
Jewelry and watches .....	13	<sup>2</sup> 27	<sup>2</sup> 18	6	<sup>2</sup> 9
All other apparel products and services .....	30	<sup>2</sup> 28	<sup>2</sup> 16	31	43
Transportation .....	108	84	60	165	78
Healthcare .....	44	<sup>2</sup> 28	<sup>2</sup> 29	61	<sup>2</sup> 47

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, 2016-2017 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Entertainment.....	97	109	103	83	104
Toys, games, arts and crafts, and tricycles.....	38	<sup>2</sup> 59	<sup>2</sup> 30	35	34
Other entertainment.....	59	50	74	49	70
Personal care products and services.....	15	10	24	16	10
Reading.....	5	6	8	4	4
Education.....	193	132	152	185	313
All other gifts.....	109	72	79	91	210

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2018