

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	16,947	3,399	3,562	6,619	3,367
Consumer unit characteristics:					
Income before taxes .....	\$53,339	\$61,624	\$53,833	\$47,806	\$55,327
Income after taxes .....	48,532	54,644	48,972	44,297	50,221
Age of reference person .....	68.8	68.9	68.7	68.9	68.8
Average number in consumer unit:					
People .....	1.8	1.8	1.8	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	.7	.6	.6	.7
Vehicles .....	1.9	1.7	2.2	1.9	2.0
Percent distribution:					
Reference person:					
Men .....	49	48	47	52	50
Women .....	51	52	53	48	50
Housing tenure:					
Homeowner .....	80	78	84	81	76
With mortgage .....	29	26	28	28	36
Without mortgage .....	51	52	56	53	39
Renter .....	20	22	16	19	24
Race of reference person:					
Black or African-American .....	10	8	10	14	4
White, Asian, and all other races .....	90	92	90	86	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	7	5	3	7	11
Not Hispanic or Latino .....	93	95	97	93	89
Education of reference person:					
Elementary (1-8) .....	3	4	2	3	4
High school (9-12) .....	36	35	39	40	27
College .....	60	61	58	56	69
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	1
At least one vehicle owned or leased .....	90	82	93	91	91
Average annual expenditures .....	\$49,225	\$52,550	\$48,204	\$46,425	\$52,238
Food .....	6,261	6,227	6,073	6,051	6,829
Food at home .....	3,770	3,881	3,760	3,660	3,869
Cereals and bakery products .....	505	555	492	499	485
Cereals and cereal products .....	150	174	150	141	144
Bakery products .....	355	381	342	358	340
Meats, poultry, fish, and eggs .....	822	814	816	837	812
Beef .....	220	171	240	235	219
Pork .....	171	151	184	188	148
Other meats .....	112	133	121	111	87
Poultry .....	132	161	118	130	124
Fish and seafood .....	131	145	101	115	173
Eggs .....	57	52	52	59	62
Dairy products .....	398	429	410	367	411
Fresh milk and cream .....	127	136	132	122	125
Other dairy products .....	271	293	279	246	286
Fruits and vegetables .....	735	767	725	677	813
Fresh fruits .....	268	278	261	236	319
Fresh vegetables .....	245	261	235	220	280
Processed fruits .....	98	110	105	86	101
Processed vegetables .....	125	118	123	136	113
Other food at home .....	1,309	1,317	1,317	1,278	1,348
Sugar and other sweets .....	151	154	165	142	148
Fats and oils .....	109	109	110	113	101
Miscellaneous foods .....	622	610	649	588	662
Nonalcoholic beverages .....	360	375	309	377	368
Food prepared by consumer unit on out-of-town trips .....	68	69	84	58	70

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, 2014-2015 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home .....	2,491	2,346	2,313	2,391	2,960
Alcoholic beverages .....	453	481	363	359	671
Housing .....	16,172	18,948	15,203	14,317	17,983
Shelter .....	8,731	11,409	7,802	7,070	10,275
Owned dwellings .....	6,013	8,129	5,674	4,750	6,719
Mortgage interest and charges .....	1,830	1,683	1,334	1,616	2,923
Property taxes .....	2,240	4,011	2,327	1,439	1,937
Maintenance, repairs, insurance, other expenses .....	1,943	2,435	2,013	1,695	1,858
Rented dwellings .....	1,745	2,059	1,250	1,454	2,524
Other lodging .....	973	1,222	878	866	1,032
Utilities, fuels, and public services .....	3,902	4,280	3,816	3,870	3,675
Natural gas .....	443	638	682	257	358
Electricity .....	1,500	1,351	1,286	1,824	1,241
Fuel oil and other fuels .....	217	617	188	85	105
Telephone services .....	1,189	1,240	1,159	1,168	1,208
Residential phone service, VOIP, and phone cards .....	490	585	494	472	426
Cellular phone service .....	698	655	665	696	783
Water and other public services .....	553	434	500	535	763
Household operations .....	1,011	1,088	845	923	1,280
Personal services .....	68	256	2113	239	292
Other household expenses .....	942	1,032	732	884	1,188
Housekeeping supplies .....	767	716	826	754	774
Laundry and cleaning supplies .....	150	141	172	161	118
Other household products .....	432	389	471	429	438
Postage and stationery .....	185	186	184	164	218
Household furnishings and equipment .....	1,761	1,456	1,913	1,700	1,978
Household textiles .....	125	117	176	97	134
Furniture .....	357	310	406	367	331
Floor coverings .....	27	51	38	9	25
Major appliances .....	320	257	377	281	382
Small appliances, miscellaneous housewares .....	115	107	115	109	132
Miscellaneous household equipment .....	817	614	801	837	975
Apparel and services .....	1,374	1,753	1,097	1,257	1,513
Men and boys .....	257	324	210	228	298
Men, 16 and over .....	230	302	194	196	265
Boys, 2 to 15 .....	27	22	16	31	34
Women and girls .....	628	841	481	628	589
Women, 16 and over .....	584	795	431	584	552
Girls, 2 to 15 .....	44	46	50	44	38
Children under 2 .....	23	224	246	210	220
Footwear .....	268	314	189	226	375
Other apparel products and services .....	197	250	171	166	231
Transportation .....	8,185	7,847	8,968	8,143	7,777
Vehicle purchases (net outlay) .....	2,945	2,246	3,401	3,456	2,165
Cars and trucks, new .....	1,907	837	2,671	2,428	1,153
Cars and trucks, used .....	1,026	1,405	707	1,024	985
Other vehicles .....	212	24	223	23	227
Gasoline and motor oil .....	1,910	1,758	2,008	1,921	1,938
Other vehicle expenses .....	2,659	3,051	2,799	2,362	2,701
Vehicle finance charges .....	141	116	152	152	134
Maintenance and repairs .....	906	1,043	908	803	972
Vehicle insurance .....	1,070	1,130	1,108	1,023	1,060
Vehicle rental, leases, licenses, and other charges .....	542	761	630	384	535
Public and other transportation .....	671	792	760	405	974
Healthcare .....	5,840	5,999	6,202	5,550	5,868
Health insurance .....	3,933	4,114	4,214	3,680	3,952
Medical services .....	969	993	1,093	868	1,013
Drugs .....	719	723	716	758	642
Medical supplies .....	219	169	178	245	261
Entertainment .....	3,005	2,946	2,765	3,060	3,183
Fees and admissions .....	584	675	482	532	697
Audio and visual equipment and services .....	1,124	1,284	998	1,049	1,229

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, 2014-2015 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment .....	732	864	653	650	834
Pets .....	607	741	462	568	698
Toys, hobbies, and playground equipment .....	125	123	192	82	136
Other entertainment supplies, equipment, and services .....	567	123	631	829	423
Personal care products and services .....	650	645	635	623	716
Reading .....	176	164	183	138	242
Education .....	305	363	248	272	370
Tobacco products and smoking supplies .....	286	276	329	306	212
Miscellaneous .....	869	985	950	774	856
Cash contributions .....	2,208	1,884	2,339	2,325	2,168
Personal insurance and pensions .....	3,442	4,030	2,851	3,250	3,850
Life and other personal insurance .....	389	422	387	382	373
Pensions and Social Security .....	3,052	3,608	2,464	2,868	3,477
Sources of income and personal taxes:					
Money income before taxes .....	\$53,339	\$61,624	\$53,833	\$47,806	\$55,327
Wages and salaries .....	22,744	28,967	22,060	19,935	22,706
Self-employment income .....	2,870	4,607	1,980	2,513	2,761
Social Security, private and government retirement .....	23,904	24,639	25,673	22,095	24,847
Interest, dividends, rental income, other property income .....	2,911	2,176	3,437	2,396	4,106
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	314	413	248	260	390
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	410	581	275	394	410
Other income .....	186	241	<sup>2</sup> 160	212	107
Personal taxes (contains some imputed values) .....	4,807	6,980	4,861	3,509	5,106
Federal income taxes .....	3,817	5,403	3,901	2,906	3,916
State and local income taxes .....	940	1,517	902	553	1,156
Other taxes .....	50	59	59	50	<sup>2</sup> 34
Income after taxes .....	48,532	54,644	48,972	44,297	50,221
Addenda:					
Net change in total assets and liabilities .....	\$11,118	\$9,523	\$20,721	\$6,168	\$12,300
Net change in total assets .....	13,923	12,534	23,646	8,822	15,066
Net change in total liabilities .....	2,805	3,011	2,925	2,654	2,766
Other financial information:					
Other money receipts .....	793	543	639	575	1,636
Mortgage principal paid on owned property .....	-1,761	-1,941	-1,576	-1,566	-2,158
Estimated market value of owned home .....	210,369	236,813	154,381	164,407	333,264
Estimated monthly rental value of owned home .....	1,141	1,296	961	1,011	1,428
Gifts of goods and services, total .....	1,172	1,078	1,251	1,044	1,422
Food .....	67	54	48	74	85
Alcoholic beverages .....	12	6	6	6	33
Housing .....	268	260	276	285	237
Housekeeping supplies .....	40	34	39	42	45
Household textiles .....	16	<sup>2</sup> 33	<sup>2</sup> 12	<sup>2</sup> 13	<sup>2</sup> 11
Appliances and miscellaneous housewares .....	20	<sup>2</sup> 18	21	21	22
Major appliances .....	9	<sup>2</sup> 9	12	9	6
Small appliances and miscellaneous housewares .....	12	<sup>2</sup> 9	<sup>2</sup> 8	12	<sup>2</sup> 16
Miscellaneous household equipment .....	70	39	36	114	55

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, 2014-2015 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other housing .....	121	136	169	96	104
Apparel and services .....	207	212	192	204	224
Males, 2 and over .....	48	49	52	47	47
Females, 2 and over .....	78	89	74	76	74
Children under 2 .....	21	<sup>2</sup> 18	<sup>2</sup> 43	<sup>2</sup> 10	<sup>2</sup> 20
Other apparel products and services .....	61	57	23	71	83
Jewelry and watches .....	34	<sup>2</sup> 30	27	<sup>2</sup> 41	<sup>2</sup> 50
All other apparel products and services ...	27	<sup>2</sup> 27	<sup>2</sup> 16	30	<sup>2</sup> 33
Transportation .....	160	83	233	144	189
Healthcare .....	48	<sup>2</sup> 23	<sup>2</sup> 91	<sup>2</sup> 24	<sup>2</sup> 75
Entertainment .....	110	99	82	74	216
Toys, games, arts and crafts, and tricycles	42	<sup>2</sup> 44	<sup>2</sup> 28	36	65
Other entertainment .....	68	55	53	38	151
Personal care products and services .....	16	16	10	19	14
Reading .....	10	5	18	4	15
Education .....	137	232	101	92	169
All other gifts .....	136	87	192	117	164

<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, August, 2016