

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	30,588	6,112	6,444	12,058	5,974
Consumer unit characteristics:					
Income before taxes .....	\$47,345	\$53,022	\$44,180	\$42,707	\$54,313
Income after taxes .....	43,498	48,069	41,126	39,555	49,337
Age of reference person .....	74.3	74.4	74.8	74.1	73.9
Average number in consumer unit:					
People .....	1.7	1.7	1.6	1.7	1.8
Children under 18 .....	.1	.1	( <sup>1</sup> )	.1	.1
Adults 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.5	.5	.5	.5	.5
Vehicles .....	1.7	1.5	1.8	1.7	1.8
Percent distribution:					
Reference person:					
Men .....	45	48	43	45	46
Women .....	55	52	57	55	54
Housing tenure:					
Homeowner .....	78	74	77	82	76
With mortgage .....	22	19	20	21	29
Without mortgage .....	56	55	57	61	47
Renter .....	22	26	23	18	24
Race of reference person:					
Black or African-American .....	10	9	8	14	3
White, Asian, and all other races .....	90	91	92	86	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	6	5	2	6	10
Not Hispanic or Latino .....	94	95	98	94	90
Education of reference person:					
Elementary (1-8) .....	5	5	3	6	3
High school (9-12) .....	39	42	45	40	27
College .....	56	52	51	53	69
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	1
At least one vehicle owned or leased .....	84	78	88	85	86
Average annual expenditures .....	\$45,221	\$46,839	\$42,560	\$42,694	\$51,249
Food .....	5,658	5,471	5,257	5,566	6,354
Food at home .....	3,486	3,449	3,368	3,403	3,762
Cereals and bakery products .....	472	504	455	458	484
Cereals and cereal products .....	137	144	130	123	160
Bakery products .....	335	360	325	334	324
Meats, poultry, fish, and eggs .....	746	751	697	746	787
Beef .....	210	180	227	218	207
Pork .....	150	145	142	164	140
Other meats .....	97	126	96	87	89
Poultry .....	121	131	105	125	123
Fish and seafood .....	116	122	86	97	168
Eggs .....	52	48	41	55	60
Dairy products .....	359	378	350	332	396
Fresh milk and cream .....	116	111	111	115	126
Other dairy products .....	243	267	239	217	270
Fruits and vegetables .....	691	701	656	662	761
Fresh fruits .....	259	249	253	246	292
Fresh vegetables .....	221	240	200	200	257
Processed fruits .....	97	106	87	94	104
Processed vegetables .....	114	105	116	122	108
Other food at home .....	1,218	1,115	1,209	1,206	1,334
Sugar and other sweets .....	142	126	174	139	133
Fats and oils .....	101	97	97	102	108
Miscellaneous foods .....	586	518	582	564	685
Nonalcoholic beverages .....	339	325	314	357	346

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, 2015-2016 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips .....	49	50	42	45	63
Food away from home .....	2,171	2,022	1,889	2,162	2,592
Alcoholic beverages .....	367	387	273	310	530
Housing .....	15,711	18,304	14,222	14,183	17,721
Shelter .....	8,697	11,243	7,717	7,157	10,258
Owned dwellings .....	5,437	7,226	4,611	4,602	6,186
Mortgage interest and charges .....	1,342	1,240	1,004	1,212	2,071
Property taxes .....	2,140	3,892	1,950	1,437	1,971
Maintenance, repairs, insurance, other expenses .....	1,956	2,093	1,658	1,952	2,143
Rented dwellings .....	2,404	2,886	2,437	1,764	3,171
Other lodging .....	855	1,132	669	792	902
Utilities, fuels, and public services .....	3,586	3,884	3,378	3,595	3,485
Natural gas .....	391	594	542	241	323
Electricity .....	1,399	1,293	1,222	1,661	1,167
Fuel oil and other fuels .....	150	379	122	82	85
Telephone services .....	1,097	1,170	1,001	1,083	1,153
Residential phone service, VOIP, and phone cards .....	483	596	461	467	424
Cellular phone service .....	614	573	541	617	729
Water and other public services .....	549	447	491	529	757
Household operations .....	1,202	1,287	917	1,196	1,436
Personal services .....	201	310	112	204	178
Other household expenses .....	1,001	976	805	992	1,258
Housekeeping supplies .....	709	647	748	745	667
Laundry and cleaning supplies .....	147	128	147	160	140
Other household products .....	397	350	449	418	354
Postage and stationery .....	166	168	152	168	173
Household furnishings and equipment .....	1,518	1,244	1,462	1,490	1,875
Household textiles .....	90	76	106	84	102
Furniture .....	334	278	272	341	441
Floor coverings .....	19	23	25	13	20
Major appliances .....	256	237	302	246	249
Small appliances, miscellaneous housewares .....	100	98	88	90	130
Miscellaneous household equipment .....	718	531	669	716	933
Apparel and services .....	1,065	1,092	916	1,025	1,248
Men and boys .....	205	196	181	199	248
Men, 16 and over .....	181	170	165	176	217
Boys, 2 to 15 .....	24	26	16	23	31
Women and girls .....	469	474	387	457	557
Women, 16 and over .....	441	450	361	424	534
Girls, 2 to 15 .....	28	24	26	33	23
Children under 2 .....	20	212	228	224	214
Footwear .....	199	200	166	192	242
Other apparel products and services .....	171	210	154	153	188
Transportation .....	6,830	6,165	6,514	6,988	7,503
Vehicle purchases (net outlay) .....	2,596	1,984	2,408	3,009	2,590
Cars and trucks, new .....	1,578	755	1,398	1,898	1,970
Cars and trucks, used .....	993	1,198	998	1,077	604
Other vehicles .....	25	231	211	234	215
Gasoline and motor oil .....	1,353	1,222	1,264	1,397	1,493
Other vehicle expenses .....	2,352	2,385	2,433	2,183	2,550
Vehicle finance charges .....	108	71	91	135	110
Maintenance and repairs .....	716	695	654	692	853
Vehicle insurance .....	1,051	915	1,096	1,051	1,124
Vehicle rental, leases, licenses, and other charges .....	476	704	592	305	463
Public and other transportation .....	530	574	410	399	870
Healthcare .....	5,877	5,800	6,224	5,601	6,138
Health insurance .....	4,029	4,010	4,218	3,866	4,172
Medical services .....	940	953	1,072	815	1,033
Drugs .....	694	650	746	702	665
Medical supplies .....	215	187	188	217	269
Entertainment .....	2,414	2,246	2,045	2,514	2,746

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, 2015-2016 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Fees and admissions .....	491	519	331	475	661
Audio and visual equipment and services ....	1,015	1,026	989	1,015	1,029
Pets, toys, hobbies, and playground equipment .....	577	572	434	596	690
Pets .....	485	473	345	503	602
Toys, hobbies, and playground equipment	92	98	88	92	88
Other entertainment supplies, equipment, and services .....	331	129	292	428	365
Personal care products and services .....	604	557	560	608	686
Reading .....	174	164	167	133	259
Education .....	308	297	243	217	571
Tobacco products and smoking supplies .....	204	203	208	223	161
Miscellaneous .....	863	897	1,000	714	980
Cash contributions .....	2,360	2,255	2,806	2,140	2,429
Personal insurance and pensions .....	2,788	3,001	2,126	2,472	3,921
Life and other personal insurance .....	337	372	298	363	292
Pensions and Social Security .....	2,451	2,629	1,828	2,109	3,629
Sources of income and personal taxes:					
Money income before taxes .....	\$47,345	\$53,022	\$44,180	\$42,707	\$54,313
Wages and salaries .....	16,424	20,278	14,226	14,365	19,011
Self-employment income .....	2,674	3,050	1,829	2,755	3,039
Social Security, private and government retirement .....	23,951	25,472	24,282	22,212	25,547
Interest, dividends, rental income, other property income .....	3,413	3,220	3,155	2,605	5,522
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	310	433	239	256	367
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	399	410	297	371	556
Other income .....	173	157	153	144	271
Personal taxes (contains some imputed values) .....	3,848	4,953	3,054	3,152	4,977
Federal income taxes .....	3,108	3,828	2,604	2,655	3,831
State and local income taxes .....	686	1,063	407	449	1,081
Other taxes .....	53	62	43	48	265
Income after taxes .....	43,498	48,069	41,126	39,555	49,337
Addenda:					
Net change in total assets and liabilities .....	\$7,479	\$2,420	\$8,929	\$6,979	\$12,100
Net change in total assets .....	9,753	4,987	10,735	8,328	16,444
Net change in total liabilities .....	2,273	2,566	1,807	1,348	4,344
Other financial information:					
Other money receipts .....	711	437	468	721	1,237
Mortgage principal paid on owned property	-1,431	-1,328	-986	-1,258	-2,366
Estimated market value of owned home .....	202,758	248,080	131,228	160,482	318,881
Estimated monthly rental value of owned home .....	1,122	1,276	868	1,018	1,447
Gifts of goods and services, total .....	1,002	790	926	975	1,337
Food .....	68	41	69	61	101
Alcoholic beverages .....	11	9	6	3	33
Housing .....	245	218	216	273	250
Housekeeping supplies .....	35	43	33	29	37
Household textiles .....	9	215	23	27	213
Appliances and miscellaneous housewares .....	20	210	23	18	29
Major appliances .....	10	24	14	10	13

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, 2015-2016 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Small appliances and miscellaneous housewares .....	9	26	9	28	15
Miscellaneous household equipment .....	44	38	31	62	32
Other housing .....	138	111	126	157	139
Apparel and services .....	166	168	136	162	199
Males, 2 and over .....	43	51	24	41	57
Females, 2 and over .....	64	66	53	69	65
Children under 2 .....	16	<sup>2</sup> 10	26	14	14
Other apparel products and services .....	42	40	33	38	63
Jewelry and watches .....	20	28	22	10	<sup>2</sup> 30
All other apparel products and services ...	23	<sup>2</sup> 13	<sup>2</sup> 11	28	33
Transportation .....	103	72	82	130	101
Healthcare .....	60	<sup>2</sup> 18	<sup>2</sup> 82	72	57
Entertainment .....	84	90	61	72	125
Toys, games, arts and crafts, and tricycles	34	<sup>2</sup> 48	<sup>2</sup> 15	37	36
Other entertainment .....	50	42	46	35	89
Personal care products and services .....	13	12	22	9	14
Reading .....	7	5	12	6	6
Education .....	149	107	139	87	328
All other gifts .....	96	52	101	100	125

<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, 2017