

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	16,336	3,159	3,605	6,163	3,409
Consumer unit characteristics:					
Income before taxes	\$52,909	\$59,691	\$51,847	\$45,549	\$61,052
Income after taxes	48,213	52,605	47,768	42,491	54,955
Age of reference person	68.8	68.9	68.7	68.8	68.7
Average number in consumer unit:					
People	1.9	1.8	1.8	1.9	2.1
Children under 181	(¹)	.1	.1	.2
Adults 65 and older	1.4	1.4	1.4	1.4	1.4
Earners7	.7	.7	.6	.8
Vehicles	1.9	1.6	2.2	1.9	2.0
Percent distribution:					
Reference person:					
Men	50	48	47	51	54
Women	50	52	53	49	46
Housing tenure:					
Homeowner	81	81	85	82	76
With mortgage	31	26	29	31	39
Without mortgage	50	55	56	51	37
Renter	19	19	15	18	24
Race of reference person:					
Black or African-American	10	7	9	15	4
White, Asian, and all other races	90	93	91	85	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	7	2	8	11
Not Hispanic or Latino	93	93	98	92	89
Education of reference person:					
Elementary (1-8)	5	4	4	6	4
High school (9-12)	36	36	39	38	29
College	59	59	57	55	66
Never attended and other	(¹)	(¹)	(¹)	1	(¹)
At least one vehicle owned or leased	90	84	93	91	92
Average annual expenditures	\$47,816	\$52,093	\$46,352	\$43,225	\$53,634
Food	6,164	6,243	5,874	5,845	6,940
Food at home	3,732	3,918	3,576	3,593	3,975
Cereals and bakery products	496	546	479	484	492
Cereals and cereal products	154	160	155	147	159
Bakery products	342	386	324	337	333
Meats, poultry, fish, and eggs	810	772	777	833	832
Beef	212	158	222	230	217
Pork	178	144	181	197	167
Other meats	110	124	116	106	101
Poultry	136	159	122	130	141
Fish and seafood	118	137	89	110	147
Eggs	55	50	47	60	59
Dairy products	392	429	396	365	407
Fresh milk and cream	131	138	149	127	114
Other dairy products	261	291	247	238	293
Fruits and vegetables	736	793	712	649	870
Fresh fruits	269	286	259	223	348
Fresh vegetables	243	277	213	215	295
Processed fruits	103	108	111	86	123
Processed vegetables	121	122	129	126	103
Other food at home	1,297	1,378	1,212	1,262	1,374
Sugar and other sweets	149	160	147	141	156
Fats and oils	112	108	117	112	113
Miscellaneous foods	619	679	590	566	694
Nonalcoholic beverages	357	356	295	396	350
Food prepared by consumer unit on out-of-town trips	59	77	63	47	61

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, 2013-2014 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home	2,432	2,326	2,298	2,252	2,966
Alcoholic beverages	428	487	371	324	619
Housing	15,740	18,333	14,297	13,386	19,091
Shelter	8,452	10,727	7,433	6,661	10,659
Owned dwellings	6,003	7,892	5,361	4,741	7,213
Mortgage interest and charges	2,090	1,691	1,456	1,790	3,675
Property taxes	2,192	3,778	2,357	1,418	1,950
Maintenance, repairs, insurance, other expenses	1,720	2,422	1,549	1,534	1,589
Rented dwellings	1,591	1,770	1,089	1,317	2,450
Other lodging	858	1,065	983	603	995
Utilities, fuels, and public services	3,900	4,260	3,765	3,808	3,875
Natural gas	451	601	676	282	381
Electricity	1,480	1,327	1,306	1,744	1,326
Fuel oil and other fuels	235	677	166	88	164
Telephone services	1,166	1,186	1,157	1,146	1,192
Residential phone service, VOIP, and phone cards	514	590	517	503	460
Cellular phone service	652	597	641	643	732
Water and other public services	568	467	459	547	813
Household operations	961	1,081	786	839	1,256
Personal services	66	299	297	229	268
Other household expenses	895	982	688	810	1,188
Housekeeping supplies	762	692	730	670	1,014
Laundry and cleaning supplies	160	137	190	159	152
Other household products	413	330	355	359	635
Postage and stationery	189	225	184	153	227
Household furnishings and equipment	1,665	1,573	1,585	1,408	2,287
Household textiles	124	93	121	82	230
Furniture	343	368	304	299	441
Floor coverings	24	41	15	13	36
Major appliances	280	248	176	231	503
Small appliances, miscellaneous housewares	104	89	102	94	138
Miscellaneous household equipment	789	734	865	689	940
Apparel and services	1,322	1,625	1,107	1,177	1,541
Men and boys	260	366	199	223	296
Men, 16 and over	230	341	183	187	263
Boys, 2 to 15	29	25	16	36	33
Women and girls	609	717	532	586	636
Women, 16 and over	558	660	478	541	582
Girls, 2 to 15	51	57	54	44	53
Children under 2	28	235	236	224	221
Footwear	232	324	169	175	320
Other apparel products and services	193	182	170	170	268
Transportation	8,158	8,270	8,627	8,055	7,746
Vehicle purchases (net outlay)	2,664	2,394	3,134	3,007	1,795
Cars and trucks, new	1,733	1,315	1,858	2,330	909
Cars and trucks, used	922	1,039	1,273	677	886
Other vehicles	29	240	23	21	(3)
Gasoline and motor oil	2,174	1,980	2,370	2,167	2,160
Other vehicle expenses	2,667	3,023	2,510	2,468	2,863
Vehicle finance charges	141	131	145	151	129
Maintenance and repairs	960	1,070	963	837	1,080
Vehicle insurance	986	976	959	1,030	941
Vehicle rental, leases, licenses, and other charges	580	846	443	450	713
Public and other transportation	653	873	613	413	928
Healthcare	5,552	5,753	6,067	5,171	5,506
Health insurance	3,675	3,853	4,037	3,437	3,555
Medical services	950	1,028	1,101	778	1,028
Drugs	733	715	733	761	696
Medical supplies	195	157	197	195	226
Entertainment	2,743	2,996	2,371	2,443	3,444
Fees and admissions	567	698	505	429	768
Audio and visual equipment and services	1,063	1,274	922	977	1,178

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, 2013-2014 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	653	704	555	589	817
Pets	527	539	413	490	691
Toys, hobbies, and playground equipment	126	165	142	99	126
Other entertainment supplies, equipment, and services	459	320	389	447	681
Personal care products and services	656	687	611	572	822
Reading	149	183	153	114	176
Education	342	408	222	272	535
Tobacco products and smoking supplies	283	258	318	307	225
Miscellaneous	732	718	744	683	820
Cash contributions	2,271	2,117	2,723	2,032	2,367
Personal insurance and pensions	3,275	4,013	2,867	2,844	3,801
Life and other personal insurance	464	492	464	423	513
Pensions and Social Security	2,811	3,522	2,402	2,422	3,288
Sources of income and personal taxes:					
Money income before taxes	\$52,909	\$59,691	\$51,847	\$45,549	\$61,052
Wages and salaries	22,751	28,905	20,312	19,145	26,147
Self-employment income	2,389	2,134	2,747	1,433	3,973
Social Security, private and government retirement	24,308	24,691	25,307	22,142	26,812
Interest, dividends, rental income, other property income	2,494	2,710	2,648	1,921	3,169
Public assistance, supplemental security income, food stamps	308	342	276	262	394
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	465	677	383	405	464
Other income	194	233	2175	241	94
Personal taxes (contains some imputed values)	4,696	7,086	4,079	3,058	6,097
Federal income taxes	3,748	5,534	3,243	2,541	4,813
State and local income taxes	888	1,445	784	455	1,263
Other taxes	60	107	53	62	221
Income after taxes	48,213	52,605	47,768	42,491	54,955
Addenda:					
Net change in total assets and liabilities	\$11,112	\$17,246	\$18,685	\$9,187	\$901
Net change in total assets	14,492	17,025	22,563	11,493	9,034
Net change in total liabilities	3,380	-221	3,877	2,306	8,134
Other financial information:					
Other money receipts	824	2,052	477	252	1,087
Mortgage principal paid on owned property	-1,775	-1,751	-1,674	-1,381	-2,616
Estimated market value of owned home	208,522	221,428	154,958	163,682	334,249
Estimated monthly rental value of owned home	1,115	1,292	959	980	1,359
Gifts of goods and services, total	1,153	1,134	1,195	908	1,566
Food	78	62	83	67	109
Alcoholic beverages	8	5	5	7	14
Housing	252	304	279	185	295
Housekeeping supplies	33	35	28	29	42
Household textiles	15	226	224	212	24
Appliances and miscellaneous housewares	24	26	16	16	44
Major appliances	10	19	26	7	13
Small appliances and miscellaneous housewares	14	28	210	28	231
Miscellaneous household equipment	56	39	46	59	76
Other housing	124	178	164	70	128

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, 2013-2014 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Apparel and services	218	246	186	200	257
Males, 2 and over	50	72	62	47	25
Females, 2 and over	87	95	79	68	119
Children under 2	25	² 32	² 26	² 23	² 20
Other apparel products and services	57	47	19	62	² 93
Jewelry and watches	20	16	25	² 32	² 16
All other apparel products and services ...	37	² 31	² 14	30	² 77
Transportation	151	65	251	120	181
Healthcare	21	² 26	² 33	² 3	² 37
Entertainment	114	111	103	90	170
Toys, games, arts and crafts, and tricycles	42	² 32	² 37	46	² 46
Other entertainment	72	79	67	44	124
Personal care products and services	21	39	8	15	27
Reading	6	7	9	5	2
Education	155	142	107	102	311
All other gifts	130	126	131	114	163

- ¹ Value is too small to display.
- ² Data are likely to have large sampling errors.
- ³ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2015