

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014-2015

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	29,554	6,068	6,255	11,309	5,922
Consumer unit characteristics:					
Income before taxes	\$45,964	\$51,105	\$45,952	\$41,979	\$48,320
Income after taxes	42,509	46,484	42,590	39,259	44,557
Age of reference person	74.2	74.6	74.5	73.9	74.3
Average number in consumer unit:					
People	1.8	1.7	1.7	1.8	1.8
Children under 181	(¹)	(¹)	.1	.1
Adults 65 and older	1.4	1.4	1.4	1.4	1.4
Earners5	.5	.4	.5	.5
Vehicles	1.7	1.4	1.9	1.7	1.8
Percent distribution:					
Reference person:					
Men	46	46	43	46	47
Women	54	54	57	54	53
Housing tenure:					
Homeowner	80	76	82	83	76
With mortgage	22	19	20	22	30
Without mortgage	57	57	62	61	46
Renter	20	24	18	17	24
Race of reference person:					
Black or African-American	9	8	8	14	4
White, Asian, and all other races	91	92	92	86	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	4	2	7	11
Not Hispanic or Latino	94	96	98	93	89
Education of reference person:					
Elementary (1-8)	5	5	4	6	4
High school (9-12)	40	45	43	41	30
College	55	50	53	52	65
Never attended and other	(¹)	(¹)	(¹)	1	1
At least one vehicle owned or leased	86	79	89	87	86
Average annual expenditures	\$44,178	\$46,573	\$43,491	\$41,582	\$47,285
Food	5,486	5,382	5,291	5,310	6,085
Food at home	3,398	3,459	3,369	3,268	3,597
Cereals and bakery products	469	513	463	451	466
Cereals and cereal products	138	156	142	127	137
Bakery products	331	357	322	324	328
Meats, poultry, fish, and eggs	720	732	699	731	712
Beef	185	159	191	192	188
Pork	151	133	159	169	126
Other meats	98	114	104	94	84
Poultry	120	146	105	117	118
Fish and seafood	114	130	92	103	139
Eggs	53	49	48	55	57
Dairy products	368	388	386	336	386
Fresh milk and cream	120	120	124	116	122
Other dairy products	248	267	262	220	264
Fruits and vegetables	681	695	674	632	760
Fresh fruits	254	244	248	235	300
Fresh vegetables	219	242	209	193	254
Processed fruits	96	103	101	86	104
Processed vegetables	112	105	117	118	102
Other food at home	1,160	1,132	1,147	1,117	1,273
Sugar and other sweets	138	135	145	130	145
Fats and oils	100	96	101	99	104
Miscellaneous foods	556	539	568	518	625
Nonalcoholic beverages	314	312	275	326	333

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, 2014-2015 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips	52	49	59	43	67
Food away from home	2,088	1,923	1,922	2,042	2,488
Alcoholic beverages	358	384	293	284	525
Housing	15,180	17,821	14,246	13,487	16,665
Shelter	8,307	10,768	7,590	6,672	9,664
Owned dwellings	5,469	7,381	4,915	4,492	5,959
Mortgage interest and charges	1,413	1,270	932	1,323	2,240
Property taxes	2,098	3,704	2,157	1,354	1,812
Maintenance, repairs, insurance, other expenses	1,957	2,406	1,827	1,815	1,907
Rented dwellings	2,056	2,434	1,940	1,500	2,854
Other lodging	782	954	734	680	851
Utilities, fuels, and public services	3,677	3,996	3,557	3,704	3,426
Natural gas	431	608	654	261	339
Electricity	1,426	1,267	1,257	1,726	1,192
Fuel oil and other fuels	207	568	163	98	95
Telephone services	1,067	1,092	1,010	1,087	1,064
Residential phone service, VOIP, and phone cards	510	597	486	506	454
Cellular phone service	557	495	524	581	610
Water and other public services	546	461	473	533	736
Household operations	1,086	1,241	842	1,008	1,334
Personal services	147	² 250	² 102	113	156
Other household expenses	939	991	740	895	1,179
Housekeeping supplies	687	642	749	687	665
Laundry and cleaning supplies	133	124	146	143	111
Other household products	388	333	438	387	386
Postage and stationery	166	184	164	157	167
Household furnishings and equipment	1,423	1,174	1,508	1,415	1,576
Household textiles	98	83	121	85	110
Furniture	281	235	297	302	268
Floor coverings	20	31	25	10	21
Major appliances	266	208	301	252	309
Small appliances, miscellaneous housewares	101	94	96	101	111
Miscellaneous household equipment	658	523	668	664	758
Apparel and services	1,081	1,258	920	1,034	1,162
Men and boys	211	243	187	201	223
Men, 16 and over	189	223	172	177	198
Boys, 2 to 15	21	20	14	24	25
Women and girls	484	576	406	485	479
Women, 16 and over	451	541	369	453	448
Girls, 2 to 15	34	36	38	32	31
Children under 2	18	² 15	² 30	² 15	² 12
Footwear	207	229	154	193	267
Other apparel products and services	161	195	144	140	181
Transportation	6,895	6,554	7,294	6,806	6,978
Vehicle purchases (net outlay)	2,410	1,967	2,578	2,702	2,128
Cars and trucks, new	1,497	905	1,837	1,745	1,270
Cars and trucks, used	906	1,060	728	955	842
Other vehicles	²⁷	²²	² 13	²²	² 16
Gasoline and motor oil	1,598	1,442	1,630	1,647	1,631
Other vehicle expenses	2,337	2,492	2,549	2,091	2,409
Vehicle finance charges	107	83	103	119	112
Maintenance and repairs	755	848	750	688	800
Vehicle insurance	1,032	945	1,181	972	1,057
Vehicle rental, leases, licenses, and other charges	442	615	513	312	440
Public and other transportation	550	653	538	365	809
Healthcare	5,796	5,886	6,275	5,449	5,856
Health insurance	3,921	4,075	4,224	3,700	3,865
Medical services	957	914	1,160	810	1,069
Drugs	698	694	689	733	644
Medical supplies	219	204	202	206	278
Entertainment	2,440	2,360	2,224	2,549	2,540

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, 2014-2015 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Fees and admissions	462	501	355	461	539
Audio and visual equipment and services	1,026	1,162	933	970	1,093
Pets, toys, hobbies, and playground equipment	559	616	519	526	610
Pets	467	508	391	466	514
Toys, hobbies, and playground equipment	92	108	128	60	95
Other entertainment supplies, equipment, and services	392	81	417	592	299
Personal care products and services	591	588	589	557	657
Reading	176	201	178	142	207
Education	243	245	250	219	281
Tobacco products and smoking supplies	219	203	229	254	157
Miscellaneous	826	780	974	702	953
Cash contributions	2,386	2,216	2,670	2,330	2,368
Personal insurance and pensions	2,501	2,695	2,056	2,460	2,851
Life and other personal insurance	327	351	314	335	300
Pensions and Social Security	2,174	2,344	1,742	2,125	2,551
Sources of income and personal taxes:					
Money income before taxes	\$45,964	\$51,105	\$45,952	\$41,979	\$48,320
Wages and salaries	15,477	19,088	14,516	14,080	15,461
Self-employment income	2,128	2,855	1,553	2,143	1,963
Social Security, private and government retirement	24,242	25,462	25,569	22,079	25,720
Interest, dividends, rental income, other property income	3,167	2,747	3,297	2,817	4,131
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	286	354	217	242	375
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	477	398	602	443	492
Other income	186	200	198	176	179
Personal taxes (contains some imputed values)	3,455	4,621	3,362	2,721	3,763
Federal income taxes	2,770	3,581	2,798	2,268	2,869
State and local income taxes	641	977	521	407	869
Other taxes	44	63	42	46	25
Income after taxes	42,509	46,484	42,590	39,259	44,557
Addenda:					
Net change in total assets and liabilities	\$10,395	\$23,594	\$14,369	\$1,066	\$10,487
Net change in total assets	15,125	25,634	16,370	9,789	13,230
Net change in total liabilities	4,730	2,040	2,002	8,723	2,743
Other financial information:					
Other money receipts	559	384	556	397	1,049
Mortgage principal paid on owned property	-1,318	-1,375	-1,062	-1,281	-1,603
Estimated market value of owned home	201,846	234,157	140,033	158,456	316,894
Estimated monthly rental value of owned home	1,092	1,218	890	981	1,390
Gifts of goods and services, total	982	923	1,071	852	1,190
Food	58	49	51	57	76
Alcoholic beverages	10	7	6	6	24
Housing	238	261	246	248	192
Housekeeping supplies	34	35	34	31	41
Household textiles	11	20	28	29	28
Appliances and miscellaneous housewares	23	16	21	28	20
Major appliances	9	26	14	9	8

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, 2014-2015 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Small appliances and miscellaneous housewares	13	10	7	19	12
Miscellaneous household equipment	52	50	30	71	40
Other housing	119	140	153	109	82
Apparel and services	161	167	146	158	173
Males, 2 and over	40	53	34	41	33
Females, 2 and over	60	62	60	60	56
Children under 2	14	² 11	28	² 9	² 12
Other apparel products and services	46	40	24	48	71
Jewelry and watches	21	20	26	25	² 32
All other apparel products and services ...	25	² 20	17	23	40
Transportation	120	54	183	111	135
Healthcare	78	² 74	² 72	² 36	169
Entertainment	81	83	67	54	142
Toys, games, arts and crafts, and tricycles	31	² 43	² 21	24	41
Other entertainment	50	41	46	30	100
Personal care products and services	11	13	10	11	11
Reading	7	4	12	4	11
Education	113	146	139	70	133
All other gifts	104	64	139	97	123

¹ Value is too small to display.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2016