

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2015-2016

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	17,769	3,594	3,506	7,103	3,566
Consumer unit characteristics:					
Income before taxes	\$55,686	\$62,757	\$53,296	\$49,046	\$64,136
Income after taxes	50,246	55,634	48,638	44,799	57,248
Age of reference person	68.9	68.8	68.6	69.1	68.9
Average number in consumer unit:					
People	1.8	1.8	1.7	1.8	1.9
Children under 181	.1	.1	.1	.1
Adults 65 and older	1.4	1.4	1.4	1.4	1.4
Earners7	.7	.6	.6	.7
Vehicles	1.9	1.7	2.1	1.9	2.0
Percent distribution:					
Reference person:					
Men	49	51	47	49	49
Women	51	49	53	51	51
Housing tenure:					
Homeowner	79	76	80	81	78
With mortgage	29	25	29	28	35
Without mortgage	50	52	50	53	43
Renter	21	24	20	19	22
Race of reference person:					
Black or African-American	10	10	10	14	3
White, Asian, and all other races	90	90	90	86	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	6	3	7	10
Not Hispanic or Latino	94	94	97	93	90
Education of reference person:					
Elementary (1-8)	4	6	2	4	3
High school (9-12)	35	34	41	39	22
College	61	60	57	57	75
Never attended and other	(¹)	(¹)	1	(¹)	1
At least one vehicle owned or leased	89	83	92	90	91
Average annual expenditures	\$50,192	\$52,366	\$47,335	\$47,285	\$56,316
Food	6,411	6,481	6,165	6,160	7,009
Food at home	3,895	4,040	3,948	3,671	4,119
Cereals and bakery products	516	567	498	498	520
Cereals and cereal products	154	163	143	137	185
Bakery products	362	403	355	361	335
Meats, poultry, fish, and eggs	861	879	872	812	920
Beef	247	213	313	238	235
Pork	177	175	166	185	175
Other meats	113	153	113	99	104
Poultry	137	145	130	129	148
Fish and seafood	130	139	101	103	193
Eggs	57	54	49	58	65
Dairy products	391	435	393	348	427
Fresh milk and cream	120	125	117	115	128
Other dairy products	271	311	275	233	299
Fruits and vegetables	748	788	746	691	816
Fresh fruits	274	280	283	244	313
Fresh vegetables	246	270	245	214	284
Processed fruits	99	110	90	99	97
Processed vegetables	129	127	128	133	122
Other food at home	1,380	1,371	1,440	1,322	1,436
Sugar and other sweets	159	144	220	147	143
Fats and oils	110	117	102	108	113
Miscellaneous foods	657	641	696	612	715
Nonalcoholic beverages	388	402	359	395	386
Food prepared by consumer unit on out-of-town trips	66	68	63	60	80

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, 2015-2016 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home	2,516	2,442	2,217	2,489	2,890
Alcoholic beverages	431	475	328	355	612
Housing	16,666	18,897	14,963	15,109	19,140
Shelter	9,041	11,444	7,754	7,540	10,877
Owned dwellings	6,141	7,894	5,457	5,008	7,302
Mortgage interest and charges	1,802	1,587	1,495	1,573	2,775
Property taxes	2,304	4,191	2,137	1,509	2,152
Maintenance, repairs, insurance, other expenses	2,035	2,116	1,825	1,926	2,376
Rented dwellings	1,844	2,137	1,517	1,534	2,490
Other lodging	1,056	1,413	780	998	1,085
Utilities, fuels, and public services	3,808	4,120	3,598	3,804	3,708
Natural gas	395	586	583	227	352
Electricity	1,467	1,366	1,257	1,763	1,188
Fuel oil and other fuels	156	415	131	80	69
Telephone services	1,234	1,322	1,119	1,204	1,320
Residential phone service, VOIP, and phone cards	462	586	439	437	407
Cellular phone service	773	736	680	766	914
Water and other public services	555	431	508	530	779
Household operations	1,162	1,055	904	1,206	1,433
Personal services	120	214	2105	2182	2120
Other household expenses	1,042	1,042	799	1,025	1,313
Housekeeping supplies	801	782	882	802	749
Laundry and cleaning supplies	164	146	174	174	153
Other household products	449	442	527	446	397
Postage and stationery	188	194	182	183	199
Household furnishings and equipment	1,854	1,496	1,825	1,757	2,373
Household textiles	110	88	165	87	126
Furniture	418	288	371	427	578
Floor coverings	27	35	41	14	29
Major appliances	295	310	383	258	270
Small appliances, miscellaneous housewares	116	119	94	109	143
Miscellaneous household equipment	888	655	772	862	1,228
Apparel and services	1,298	1,294	1,111	1,195	1,636
Men and boys	240	205	225	216	327
Men, 16 and over	208	177	202	183	287
Boys, 2 to 15	32	27	22	33	40
Women and girls	597	629	482	566	719
Women, 16 and over	559	608	447	515	688
Girls, 2 to 15	38	21	36	52	31
Children under 2	25	220	245	221	221
Footwear	241	188	193	221	355
Other apparel products and services	194	253	165	170	214
Transportation	8,229	7,939	8,312	8,362	8,168
Vehicle purchases (net outlay)	3,180	2,743	3,169	3,743	2,507
Cars and trucks, new	1,946	1,141	2,008	2,432	1,730
Cars and trucks, used	1,193	1,548	1,141	1,260	752
Other vehicles	240	253	220	251	225
Gasoline and motor oil	1,619	1,479	1,545	1,664	1,740
Other vehicle expenses	2,801	3,017	3,022	2,513	2,940
Vehicle finance charges	149	92	134	185	146
Maintenance and repairs	847	859	797	768	1,035
Vehicle insurance	1,240	1,206	1,443	1,170	1,218
Vehicle rental, leases, licenses, and other charges	566	859	649	390	540
Public and other transportation	630	701	575	441	981
Healthcare	5,868	5,784	6,108	5,572	6,309
Health insurance	4,072	4,040	4,279	3,876	4,291
Medical services	898	930	936	755	1,109
Drugs	704	645	737	725	694
Medical supplies	194	169	156	215	215
Entertainment	2,926	2,728	2,492	3,020	3,297
Fees and admissions	608	682	459	539	799
Audio and visual equipment and services	1,099	1,082	1,102	1,102	1,107

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, 2015-2016 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	747	797	533	740	903
Pets	618	676	395	605	786
Toys, hobbies, and playground equipment	129	121	138	134	116
Other entertainment supplies, equipment, and services	472	166	397	640	488
Personal care products and services	655	620	615	659	713
Reading	164	150	173	126	239
Education	401	459	254	235	820
Tobacco products and smoking supplies	253	245	273	267	212
Miscellaneous	940	1,157	1,264	736	827
Cash contributions	2,175	1,800	2,209	2,271	2,330
Personal insurance and pensions	3,774	4,336	3,069	3,220	5,005
Life and other personal insurance	391	443	398	388	336
Pensions and Social Security	3,383	3,893	2,671	2,832	4,669
Sources of income and personal taxes:					
Money income before taxes	\$55,686	\$62,757	\$53,296	\$49,046	\$64,136
Wages and salaries	23,720	29,246	21,623	20,330	26,964
Self-employment income	3,685	4,778	2,391	3,505	4,211
Social Security, private and government retirement	23,750	24,702	24,711	22,075	25,182
Interest, dividends, rental income, other property income	3,580	2,880	3,832	2,280	6,624
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	327	540	274	233	354
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	444	422	296	457	586
Other income	180	189	168	165	214
Personal taxes (contains some imputed values)	5,440	7,123	4,658	4,248	6,888
Federal income taxes	4,348	5,484	3,802	3,562	5,305
State and local income taxes	1,027	1,577	805	627	1,484
Other taxes	66	62	50	58	299
Income after taxes	50,246	55,634	48,638	44,799	57,248
Addenda:					
Net change in total assets and liabilities	\$7,481	\$4,608	\$10,940	\$5,336	\$11,247
Net change in total assets	10,732	8,351	13,050	7,146	17,995
Net change in total liabilities	3,251	3,744	2,110	1,810	6,749
Other financial information:					
Other money receipts	1,050	654	565	1,083	1,860
Mortgage principal paid on owned property	-1,701	-1,745	-1,435	-1,687	-1,946
Estimated market value of owned home	214,453	256,366	146,973	166,369	334,335
Estimated monthly rental value of owned home	1,186	1,368	951	1,040	1,523
Gifts of goods and services, total	1,222	859	1,130	1,168	1,754
Food	75	45	90	71	95
Alcoholic beverages	13	6	7	2	41
Housing	284	205	263	338	278
Housekeeping supplies	44	54	57	35	39
Household textiles	12	216	25	211	219
Appliances and miscellaneous housewares	22	29	27	23	26
Major appliances	10	25	12	13	8
Small appliances and miscellaneous housewares	12	24	215	210	19
Miscellaneous household equipment	57	27	46	86	39

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, 2015-2016 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other housing	150	98	128	184	155
Apparel and services	210	135	186	212	291
Males, 2 and over	50	27	36	48	85
Females, 2 and over	88	54	84	101	97
Children under 2	23	² 16	² 42	² 19	² 21
Other apparel products and services	48	² 37	25	43	88
Jewelry and watches	23	² 29	² 12	² 15	² 41
All other apparel products and services ...	26	28	² 12	27	² 47
Transportation	129	108	65	159	148
Healthcare	50	22	² 114	² 35	² 64
Entertainment	119	102	88	108	186
Toys, games, arts and crafts, and tricycles	50	² 57	² 24	58	52
Other entertainment	69	45	64	50	134
Personal care products and services	16	² 11	21	14	19
Reading	8	6	20	6	5
Education	193	174	110	93	492
All other gifts	125	65	165	131	136

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, September, 2017