

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2013-2014**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	28,625	5,892	6,283	10,515	5,934
Consumer unit characteristics:					
Income before taxes .....	\$45,142	\$47,403	\$45,950	\$39,953	\$51,235
Income after taxes .....	41,858	43,006	42,834	37,737	46,987
Age of reference person .....	74.2	75.0	74.4	73.8	74.2
Average number in consumer unit:					
People .....	1.8	1.7	1.7	1.8	1.9
Children under 18 .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1
Adults 65 and older .....	1.4	1.3	1.4	1.4	1.4
Earners .....	.5	.5	.5	.5	.6
Vehicles .....	1.7	1.4	1.9	1.7	1.8
Percent distribution:					
Reference person:					
Men .....	45	43	43	46	49
Women .....	55	57	57	54	51
Housing tenure:					
Homeowner .....	80	77	83	83	76
With mortgage .....	23	18	20	24	30
Without mortgage .....	57	59	62	59	46
Renter .....	20	23	17	17	24
Race of reference person:					
Black or African-American .....	9	7	8	14	3
White, Asian, and all other races .....	91	93	92	86	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	6	5	2	8	10
Not Hispanic or Latino .....	94	95	98	92	90
Education of reference person:					
Elementary (1-8) .....	7	8	6	9	5
High school (9-12) .....	39	44	42	39	30
College .....	53	49	52	51	65
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )
At least one vehicle owned or leased .....	86	79	88	88	86
Average annual expenditures .....	\$42,511	\$45,601	\$41,951	\$38,593	\$47,020
Food .....	5,328	5,415	5,031	5,087	5,984
Food at home .....	3,363	3,526	3,167	3,251	3,619
Cereals and bakery products .....	462	499	443	459	455
Cereals and cereal products .....	141	140	137	143	140
Bakery products .....	322	359	306	316	315
Meats, poultry, fish, and eggs .....	707	704	652	725	730
Beef .....	177	155	172	189	181
Pork .....	153	133	155	171	136
Other meats .....	97	109	99	92	95
Poultry .....	121	138	105	117	130
Fish and seafood .....	107	121	77	102	133
Eggs .....	51	49	44	55	55
Dairy products .....	364	394	370	335	382
Fresh milk and cream .....	122	128	130	120	114
Other dairy products .....	241	266	240	215	268
Fruits and vegetables .....	674	709	645	612	787
Fresh fruits .....	251	253	238	219	319
Fresh vegetables .....	215	238	190	192	261
Processed fruits .....	99	107	102	86	112
Processed vegetables .....	110	111	114	114	95
Other food at home .....	1,157	1,220	1,057	1,120	1,266
Sugar and other sweets .....	135	142	129	126	150
Fats and oils .....	102	103	99	100	108
Miscellaneous foods .....	567	618	536	517	643
Nonalcoholic beverages .....	307	302	245	342	308

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, 2013-2014 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips .....	46	55	47	35	58
Food away from home .....	1,965	1,889	1,864	1,836	2,365
Alcoholic beverages .....	340	398	279	264	486
Housing .....	14,499	16,786	13,565	12,434	16,869
Shelter .....	7,881	9,976	7,314	6,140	9,486
Owned dwellings .....	5,364	6,830	4,983	4,359	6,091
Mortgage interest and charges .....	1,517	1,154	1,029	1,375	2,645
Property taxes .....	2,066	3,395	2,309	1,339	1,780
Maintenance, repairs, insurance, other expenses .....	1,781	2,281	1,645	1,646	1,667
Rented dwellings .....	1,858	2,363	1,591	1,306	2,619
Other lodging .....	659	783	741	474	776
Utilities, fuels, and public services .....	3,609	3,841	3,500	3,605	3,501
Natural gas .....	425	529	652	267	363
Electricity .....	1,395	1,221	1,274	1,649	1,245
Fuel oil and other fuels .....	224	638	137	102	123
Telephone services .....	1,026	1,002	995	1,057	1,027
Residential phone service, VOIP, and phone cards .....	521	576	508	524	476
Cellular phone service .....	505	426	487	533	551
Water and other public services .....	539	452	443	530	744
Household operations .....	1,027	1,110	842	932	1,311
Personal services .....	141	147	<sup>2</sup> 166	102	180
Other household expenses .....	886	963	676	830	1,131
Housekeeping supplies .....	667	622	651	605	838
Laundry and cleaning supplies .....	143	128	159	135	155
Other household products .....	354	287	320	326	500
Postage and stationery .....	170	207	172	143	183
Household furnishings and equipment .....	1,315	1,237	1,258	1,153	1,734
Household textiles .....	99	70	110	75	158
Furniture .....	260	278	244	222	326
Floor coverings .....	17	24	12	9	28
Major appliances .....	224	200	156	191	375
Small appliances, miscellaneous housewares .....	94	90	85	94	108
Miscellaneous household equipment .....	621	574	652	562	738
Apparel and services .....	1,062	1,166	887	953	1,344
Men and boys .....	202	249	152	179	251
Men, 16 and over .....	180	227	139	153	227
Boys, 2 to 15 .....	22	22	13	26	24
Women and girls .....	504	499	460	470	614
Women, 16 and over .....	466	451	419	438	576
Girls, 2 to 15 .....	38	48	41	32	38
Children under 2 .....	17	<sup>2</sup> 20	<sup>2</sup> 21	<sup>2</sup> 15	<sup>2</sup> 15
Footwear .....	185	234	121	151	269
Other apparel products and services .....	154	164	134	138	194
Transportation .....	6,852	7,013	7,079	6,714	6,723
Vehicle purchases (net outlay) .....	2,209	2,027	2,476	2,415	1,742
Cars and trucks, new .....	1,397	1,258	1,375	1,724	978
Cars and trucks, used .....	806	748	1,095	690	763
Other vehicles .....	<sup>2</sup> 6	<sup>2</sup> 21	<sup>2</sup> 6	<sup>2</sup> 1	<sup>2</sup> 1
Gasoline and motor oil .....	1,777	1,558	1,882	1,850	1,756
Other vehicle expenses .....	2,351	2,725	2,266	2,111	2,521
Vehicle finance charges .....	108	89	105	121	108
Maintenance and repairs .....	768	827	746	678	896
Vehicle insurance .....	1,025	1,190	1,055	950	981
Vehicle rental, leases, licenses, and other charges .....	450	619	359	362	535
Public and other transportation .....	515	701	455	339	705
Healthcare .....	5,439	5,518	5,966	5,037	5,517
Health insurance .....	3,627	3,717	4,059	3,399	3,486
Medical services .....	880	898	985	683	1,102
Drugs .....	726	705	708	769	689
Medical supplies .....	206	197	214	186	240
Entertainment .....	2,217	2,385	1,929	2,058	2,648

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, 2013-2014 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Fees and admissions .....	429	545	372	339	538
Audio and visual equipment and services ....	949	1,087	860	881	1,033
Pets, toys, hobbies, and playground equipment .....	499	498	436	464	629
Pets .....	404	374	329	395	525
Toys, hobbies, and playground equipment	95	124	107	69	104
Other entertainment supplies, equipment, and services .....	340	255	261	374	448
Personal care products and services .....	586	619	572	509	704
Reading .....	141	172	150	112	154
Education .....	276	310	249	239	337
Tobacco products and smoking supplies .....	205	167	223	237	169
Miscellaneous .....	701	666	788	610	803
Cash contributions .....	2,542	2,328	3,103	2,240	2,697
Personal insurance and pensions .....	2,321	2,659	2,130	2,098	2,584
Life and other personal insurance .....	367	383	376	346	379
Pensions and Social Security .....	1,954	2,276	1,754	1,752	2,205
Sources of income and personal taxes:					
Money income before taxes .....	\$45,142	\$47,403	\$45,950	\$39,953	\$51,235
Wages and salaries .....	15,433	17,942	14,107	13,649	17,507
Self-employment income .....	1,648	1,346	2,077	1,039	2,574
Social Security, private and government retirement .....	24,320	24,402	25,503	22,307	26,551
Interest, dividends, rental income, other property income .....	2,760	2,707	3,171	2,061	3,617
Public assistance, supplemental security income, food stamps .....	295	358	212	266	371
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	509	427	677	458	505
Other income .....	176	221	203	173	110
Personal taxes (contains some imputed values) .....	3,284	4,396	3,116	2,216	4,248
Federal income taxes .....	2,625	3,440	2,557	1,813	3,325
State and local income taxes .....	608	875	512	349	903
Other taxes .....	51	82	47	54	20
Income after taxes .....	41,858	43,006	42,834	37,737	46,987
Addenda:					
Net change in total assets and liabilities .....	\$12,192	\$40,475	\$7,957	\$2,005	\$6,643
Net change in total assets .....	17,459	40,282	10,825	11,309	12,722
Net change in total liabilities .....	5,268	-193	2,868	9,304	6,079
Other financial information:					
Other money receipts .....	549	1,233	353	190	714
Mortgage principal paid on owned property	-1,267	-1,212	-1,122	-1,071	-1,824
Estimated market value of owned home .....	195,868	209,138	144,438	155,622	308,468
Estimated monthly rental value of owned home .....	1,061	1,177	903	944	1,322
Gifts of goods and services, total .....	981	998	998	744	1,368
Food .....	62	57	64	50	87
Alcoholic beverages .....	8	16	5	6	9
Housing .....	211	281	222	173	198
Housekeeping supplies .....	28	35	29	21	33
Household textiles .....	10	215	215	28	24
Appliances and miscellaneous housewares .....	27	37	16	25	30
Major appliances .....	9	16	6	6	10

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, 2013-2014 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Small appliances and miscellaneous housewares .....	18	22	10	20	20
Miscellaneous household equipment .....	42	37	35	41	56
Other housing .....	104	157	127	78	75
Apparel and services .....	186	180	151	163	268
Males, 2 and over .....	40	51	41	40	28
Females, 2 and over .....	85	73	75	67	140
Children under 2 .....	15	<sup>2</sup> 18	<sup>2</sup> 15	<sup>2</sup> 15	<sup>2</sup> 15
Other apparel products and services .....	45	37	20	41	85
Jewelry and watches .....	14	13	26	20	<sup>2</sup> 12
All other apparel products and services ...	31	<sup>2</sup> 24	14	21	73
Transportation .....	123	52	168	97	194
Healthcare .....	54	<sup>2</sup> 77	31	25	<sup>2</sup> 142
Entertainment .....	83	79	75	63	130
Toys, games, arts and crafts, and tricycles	28	<sup>2</sup> 27	28	29	<sup>2</sup> 29
Other entertainment .....	55	52	47	35	102
Personal care products and services .....	14	22	7	9	22
Reading .....	5	5	6	5	2
Education .....	136	138	162	90	187
All other gifts .....	100	91	106	85	129

<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, 2015