

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 181	.1	(¹)	.1	.1
Adults 65 and older	1.4	1.4	1.4	1.4	1.4
Earners5	.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	(¹)	(¹)	(¹)	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					
Food at home	5,658	5,471	5,257	5,566	6,354
Cereals and bakery products	3,486	3,449	3,368	3,403	3,762
Cereals and cereal products	472	504	455	458	484
Bakery products	137	144	130	123	160
Meats, poultry, fish, and eggs	335	360	325	334	324
Beef	746	751	697	746	787
Pork	210	180	227	218	207
Other meats	150	145	142	164	140
Poultry	97	126	96	87	89
Fish and seafood	121	131	105	125	123
Eggs	116	122	86	97	168
Dairy products	52	48	41	55	60
Fruits and vegetables	359	378	350	332	396
Fresh milk and cream	116	111	111	115	126
Other dairy products	243	267	239	217	270
Fresh fruits	691	701	656	662	761
Fresh vegetables	259	249	253	246	292
Processed fruits	221	240	200	200	257
Processed vegetables	97	106	87	94	104
Other food at home	114	105	116	122	108
Sugar and other sweets	1,218	1,115	1,209	1,206	1,334
Fats and oils	142	126	174	139	133
Miscellaneous foods	101	97	97	102	108
Nonalcoholic beverages	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	2 ¹⁵	2 ³	2 ⁷	2 ¹³
Appliances and miscellaneous housewares	20	2 ¹⁰	23	18	29
Major appliances	10	2 ⁴	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	2 ⁶	9	2 ⁸	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	² 10	26	14	14
Other apparel products and services	42	40	33	38	63
Jewelry and watches	20	28	22	10	² 30
All other apparel products and services ...	23	² 13	² 11	28	33
Transportation	103	72	82	130	101
Healthcare	60	² 18	² 82	72	57
Entertainment	84	90	61	72	125
Toys, games, arts and crafts, and tricycles	34	² 48	² 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

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