

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	12,714	2,535	2,847	4,752	2,581
Consumer unit characteristics:					
Income before taxes	\$46,270	\$49,170	\$46,033	\$43,540	\$48,708
Income after taxes	45,284	48,212	44,897	42,824	47,363
Age of reference person	69.0	69.1	69.0	69.0	68.9
Average number in consumer unit:					
Persons	1.8	1.8	1.7	1.9	1.9
Children under 181	(¹)	.1	.1	.1
Persons 65 and older	1.4	1.4	1.4	1.4	1.4
Earners6	.6	.6	.6	.6
Vehicles	1.9	1.5	2.1	1.9	2.0
Percent distribution:					
Sex of reference person:					
Male	46	42	46	46	51
Female	54	58	54	54	49
Housing tenure:					
Homeowner	81	74	84	83	82
With mortgage	30	25	29	29	37
Without mortgage	51	49	55	54	46
Renter	19	26	16	17	18
Race of reference person:					
Black or African-American	11	10	9	16	5
White, Asian, and all other races	89	90	91	84	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	2	8	11
Not Hispanic or Latino	93	94	98	92	89
Education of reference person:					
Elementary (1-8)	8	8	8	9	5
High school (9-12)	43	48	44	46	33
College	49	45	48	44	60
Never attended and other	1	(²)	(²)	(²)	2
At least one vehicle owned or leased	89	81	92	91	90
Average annual expenditures	\$42,192	\$45,028	\$42,577	\$39,208	\$44,362
Food	5,448	6,020	5,153	5,104	5,772
Food at home	3,493	3,820	3,289	3,308	3,688
Cereals and bakery products	468	510	438	468	458
Cereals and cereal products	146	164	131	148	142
Bakery products	322	346	308	320	316
Meats, poultry, fish, and eggs	815	941	733	805	793
Beef	225	256	215	227	204
Pork	170	176	165	175	163
Other meats	108	141	107	91	106
Poultry	126	132	112	129	128
Fish and seafood	137	184	92	132	146
Eggs	48	51	42	50	46
Dairy products	394	423	374	364	435
Fresh milk and cream	142	169	130	134	142
Other dairy products	252	253	244	230	293
Fruits and vegetables	650	743	598	597	700
Fresh fruits	228	257	213	204	255
Fresh vegetables	208	253	178	181	239
Processed fruits	109	128	105	100	110
Processed vegetables	105	105	101	112	97

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, 2008-2009 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home	\$1,167	\$1,203	\$1,146	\$1,074	\$1,303
Sugar and other sweets	135	131	166	119	137
Fats and oils	105	112	105	104	100
Miscellaneous foods	574	595	566	513	661
Nonalcoholic beverages	297	299	244	292	349
Food prepared by consumer unit on out-of-town trips	56	66	65	46	55
Food away from home	1,955	2,200	1,864	1,796	2,085
Alcoholic beverages	365	405	307	344	417
Housing	14,156	16,017	14,146	12,520	15,356
Shelter	7,557	9,174	7,318	6,242	8,654
Owned dwellings	5,571	6,269	5,544	4,818	6,300
Mortgage interest and charges	1,907	1,511	1,701	1,659	2,979
Property taxes	1,908	2,907	2,223	1,305	1,691
Maintenance, repairs, insurance, other expenses	1,756	1,851	1,621	1,855	1,630
Rented dwellings	1,307	2,019	974	969	1,597
Other lodging	680	886	800	455	757
Utilities, fuels, and public services	3,554	3,856	3,485	3,529	3,378
Natural gas	518	679	807	304	435
Electricity	1,356	1,216	1,165	1,629	1,200
Fuel oil and other fuels	221	582	136	114	157
Telephone services	975	999	930	1,002	952
Water and other public services	483	380	447	480	633
Household operations	776	732	767	693	982
Personal services	99	³ 84	³ 102	³ 70	³ 162
Other household expenses	677	648	665	622	820
Housekeeping supplies	760	840	767	736	720
Laundry and cleaning supplies	148	159	135	151	145
Other household products	411	458	423	412	357
Postage and stationery	201	223	209	174	218
Household furnishings and equipment	1,510	1,414	1,809	1,321	1,621
Household textiles	133	182	95	131	130
Furniture	259	247	286	263	230
Floor coverings	49	39	111	31	22
Major appliances	191	205	240	179	148
Small appliances, miscellaneous housewares	128	95	179	119	122
Miscellaneous household equipment	750	647	899	597	968
Apparel and services	1,352	1,312	1,428	1,241	1,508
Men and boys	309	327	248	289	379
Men, 16 and over	277	296	216	253	353
Boys, 2 to 15	32	31	32	36	26
Women and girls	554	490	696	533	516
Women, 16 and over	501	430	638	474	482
Girls, 2 to 15	53	60	58	58	33
Children under 2	39	35	40	31	52
Footwear	240	223	213	222	307
Other apparel products and services	211	237	232	166	254
Transportation	6,885	6,791	7,150	6,728	7,009
Vehicle purchases (net outlay)	2,262	2,220	2,487	2,158	2,245
Cars and trucks, new	1,362	1,878	1,584	987	1,300
Cars and trucks, used	846	342	883	1,070	889
Other vehicles	³ 54	^(4)	³ 19	³ 101	³ 56
Gasoline and motor oil	1,807	1,581	1,817	1,924	1,802

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, 2008-2009 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses	\$2,373	\$2,381	\$2,436	\$2,361	\$2,349
Vehicle finance charges	182	134	137	222	203
Maintenance and repairs	653	657	712	571	740
Vehicle insurance	1,159	1,121	1,219	1,256	982
Vehicle rental, leases, licenses, and other charges	379	469	370	312	423
Public transportation	444	609	410	285	613
Healthcare	4,843	4,871	5,268	4,437	5,091
Health insurance	2,972	3,036	3,336	2,694	3,017
Medical services	836	869	859	676	1,070
Drugs	873	786	916	909	841
Medical supplies	163	180	156	159	162
Entertainment	2,455	2,794	2,328	2,230	2,668
Fees and admissions	497	472	478	437	638
Audio and visual equipment and services	909	951	828	917	942
Pets, toys, hobbies, and playground equipment	673	849	615	687	555
Other entertainment supplies, equipment, and services	375	522	408	190	533
Personal care products and services	579	601	495	513	747
Reading	153	177	178	113	174
Education	262	646	115	206	146
Tobacco products and smoking supplies	251	286	235	256	226
Miscellaneous	739	731	884	664	704
Cash contributions	2,060	1,410	2,246	2,360	1,941
Personal insurance and pensions	2,643	2,967	2,644	2,490	2,604
Life and other personal insurance	429	645	388	375	360
Pensions and Social Security	2,214	2,322	2,256	2,115	2,244
Sources of income and personal taxes:					
Money income before taxes	46,270	49,170	46,033	43,540	48,708
Wages and salaries	18,048	20,450	16,810	16,943	19,089
Self-employment income	1,909	2,192	2,103	1,764	1,684
Social Security, private and government retirement	23,089	22,832	23,719	22,197	24,292
Interest, dividends, rental income, other property income	2,348	2,473	2,808	1,951	2,447
Unemployment and workers' compensation, veterans' benefits	143	³ 246	³ 114	60	225
Public assistance, supplemental security income, food stamps	302	280	205	279	470
Regular contributions for support	173	³ 195	³ 199	³ 68	³ 315
Other income	258	501	³ 74	277	187
Personal taxes	986	958	1,136	716	1,345
Federal income taxes	867	783	860	757	1,158
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-316	-337	-359	-316	-247
State and local income taxes	181	202	218	98	270
Other taxes	255	310	417	177	164

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, 2008-2009 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Income after taxes	45,284	48,212	44,897	42,824	47,363
Addenda:					
Net change in total assets and liabilities	- \$70	- \$2,767	- \$8,078	\$3,815	\$4,261
Net change in total assets	4,200	-659	-1,634	5,512	12,995
Net change in total liabilities	4,270	2,108	6,444	1,697	8,734
Other financial information:					
Other money receipts	675	786	365	304	1,590
Mortgage principal paid on owned property	-1,645	-1,566	-1,810	-1,284	-2,203
Estimated market value of owned home	192,521	213,370	158,671	151,385	285,125
Estimated monthly rental value of owned home	986	1,029	892	895	1,217
Gifts of goods and services	1,140	1,163	1,253	1,003	1,252
Food	93	118	101	63	110
Alcoholic beverages	20	³ 24	15	12	36
Housing	192	163	228	171	217
Housekeeping supplies	33	43	43	15	45
Household textiles	9	³ 8	³ 8	9	³ 10
Appliances and miscellaneous housewares	18	³ 13	17	23	³ 16
Major appliances	7	³ 5	10	6	³ 9
Small appliances and miscellaneous housewares	11	³ 8	7	18	7
Miscellaneous household equipment	65	61	60	55	95
Other housing	66	38	100	68	52
Apparel and services	249	192	337	249	218
Males, 2 and over	70	48	52	90	72
Females, 2 and over	93	81	180	72	59
Children under 2	34	33	39	26	44
Other apparel products and services	52	30	66	61	43
Jewelry and watches	17	³ 9	11	29	³ 8
All other apparel products and services	35	³ 21	55	32	³ 35
Transportation	120	42	64	140	219
Healthcare	32	³ 6	³ 35	³ 12	³ 89
Entertainment	117	106	119	130	101
Toys, games, arts and crafts, and tricycles	42	³ 48	³ 39	56	³ 18
Other entertainment	74	58	80	75	83
Personal care products and services	17	16	14	21	16
Reading	1	3	1	1	³ 1
Education	140	336	61	142	³ 33
All other gifts	159	157	278	60	213

- ¹ Value is less than or equal to 0.05.
- ² Value is less than or equal to 0.5.
- ³ Data are likely to have large sampling errors.
- ⁴ No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010