

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	12,939	2,557	2,718	4,954	2,711
Consumer unit characteristics:					
Income before taxes	\$48,507	\$50,687	\$48,085	\$45,902	\$51,637
Income after taxes	47,379	49,686	46,775	45,056	50,055
Age of reference person	69.0	69.1	69.0	69.0	69.0
Average number in consumer unit:					
Persons	1.9	1.8	1.8	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	.7	.6	.7
Vehicles	1.9	1.6	2.2	1.9	2.1
Percent distribution:					
Sex of reference person:					
Male	47	41	45	47	54
Female	53	59	55	53	46
Housing tenure:					
Homeowner	82	76	86	84	79
With mortgage	30	27	28	30	34
Without mortgage	52	49	58	54	45
Renter	18	24	14	16	21
Race of reference person:					
Black or African-American	10	9	7	16	4
White, Asian, and all other races	90	91	93	84	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	8	6	2	9	14
Not Hispanic or Latino	92	94	98	91	86
Education of reference person:					
Elementary (1-8)	8	7	5	9	7
High school (9-12)	41	45	42	44	30
College	51	47	53	46	63
Never attended and other	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	89	81	93	91	89
Average annual expenditures	\$42,176	\$46,329	\$41,539	\$39,157	\$44,263
Food	5,348	6,079	5,021	4,962	5,618
Food at home	3,384	3,704	3,179	3,187	3,602
Cereals and bakery products	452	512	428	435	448
Cereals and cereal products	142	170	131	137	136
Bakery products	310	342	297	298	311
Meats, poultry, fish, and eggs	766	891	664	756	759
Beef	207	240	171	215	194
Pork	161	171	154	173	137
Other meats	110	143	107	94	108
Poultry	114	130	102	112	112
Fish and seafood	131	153	92	119	163
Eggs	45	53	38	43	46
Dairy products	365	413	338	337	394
Fresh milk and cream	128	157	107	124	125
Other dairy products	238	256	231	212	270
Fruits and vegetables	651	738	623	587	706
Fresh fruits	229	263	216	193	266
Fresh vegetables	213	246	194	186	244
Processed fruits	103	122	101	95	100
Processed vegetables	107	107	111	112	96

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, 2009-2010 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home	\$1,149	\$1,151	\$1,126	\$1,073	\$1,295
Sugar and other sweets	134	124	151	125	142
Fats and oils	100	113	103	97	89
Miscellaneous foods	563	557	561	512	652
Nonalcoholic beverages	294	299	240	290	341
Food prepared by consumer unit on out-of-town trips	60	58	71	48	71
Food away from home	1,963	2,375	1,842	1,776	2,017
Alcoholic beverages	390	488	392	292	463
Housing	14,439	16,947	13,460	12,768	16,095
Shelter	7,839	9,779	7,053	6,359	9,503
Owned dwellings	5,806	6,913	5,409	4,913	6,791
Mortgage interest and charges	1,932	1,642	1,378	1,682	3,217
Property taxes	2,038	3,211	2,326	1,417	1,777
Maintenance, repairs, insurance, other expenses	1,836	2,061	1,704	1,814	1,797
Rented dwellings	1,297	1,983	851	900	1,823
Other lodging	736	883	793	545	889
Utilities, fuels, and public services	3,607	3,862	3,452	3,686	3,376
Natural gas	470	677	718	264	402
Electricity	1,434	1,243	1,237	1,775	1,190
Fuel oil and other fuels	192	510	88	115	137
Telephone services	1,002	1,020	952	1,035	973
Water and other public services	509	413	457	496	674
Household operations	835	916	768	723	1,029
Personal services	91	363	358	386	3158
Other household expenses	745	853	710	637	871
Housekeeping supplies	767	793	735	777	754
Laundry and cleaning supplies	153	140	167	144	170
Other household products	442	494	396	456	412
Postage and stationery	171	160	172	177	172
Household furnishings and equipment	1,391	1,597	1,453	1,223	1,433
Household textiles	119	145	122	107	115
Furniture	252	253	273	236	261
Floor coverings	34	38	57	33	10
Major appliances	189	179	209	213	134
Small appliances, miscellaneous housewares	120	142	148	90	124
Miscellaneous household equipment	677	841	645	543	789
Apparel and services	1,252	1,633	1,047	1,099	1,348
Men and boys	275	404	233	224	280
Men, 16 and over	245	372	193	195	258
Boys, 2 to 15	30	31	40	28	22
Women and girls	516	636	416	498	525
Women, 16 and over	475	586	364	461	495
Girls, 2 to 15	41	49	52	37	30
Children under 2	36	43	30	34	40
Footwear	218	285	153	202	239
Other apparel products and services	207	265	216	142	265
Transportation	6,553	6,849	6,650	6,612	6,077
Vehicle purchases (net outlay)	2,114	2,553	2,491	2,085	1,375
Cars and trucks, new	1,158	1,928	1,465	954	498
Cars and trucks, used	921	625	1,026	1,041	875
Other vehicles	34	(⁴)	(⁴)	389	32
Gasoline and motor oil	1,670	1,394	1,698	1,753	1,751

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, 2009-2010 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses	\$2,340	\$2,403	\$2,027	\$2,488	\$2,331
Vehicle finance charges	171	136	143	191	195
Maintenance and repairs	698	627	743	653	807
Vehicle insurance	1,093	1,090	770	1,363	930
Vehicle rental, leases, licenses, and other charges	378	550	369	281	400
Public transportation	429	499	435	287	619
Healthcare	4,915	5,018	5,344	4,451	5,228
Health insurance	3,087	3,153	3,493	2,832	3,085
Medical services	833	849	798	656	1,180
Drugs	831	848	888	810	791
Medical supplies	163	168	165	153	172
Entertainment	2,418	2,629	2,261	2,341	2,516
Fees and admissions	484	497	454	381	681
Audio and visual equipment and services	898	942	856	892	910
Pets, toys, hobbies, and playground equipment	738	849	709	783	590
Other entertainment supplies, equipment, and services	297	340	243	286	336
Personal care products and services	585	634	514	527	700
Reading	151	186	177	107	171
Education	211	250	315	144	189
Tobacco products and smoking supplies	286	316	313	289	225
Miscellaneous	789	706	853	773	819
Cash contributions	2,182	1,601	2,295	2,391	2,233
Personal insurance and pensions	2,658	2,992	2,895	2,401	2,578
Life and other personal insurance	392	422	494	315	402
Pensions and Social Security	2,267	2,570	2,402	2,086	2,176
Sources of income and personal taxes:					
Money income before taxes	48,507	50,687	48,085	45,902	51,637
Wages and salaries	18,875	20,868	18,248	17,266	20,567
Self-employment income	1,589	2,067	1,507	1,420	1,527
Social Security, private and government retirement	24,628	23,870	25,273	24,455	25,011
Interest, dividends, rental income, other property income	2,384	2,566	2,417	1,986	2,906
Unemployment and workers' compensation, veterans' benefits	307	383	271	167	526
Public assistance, supplemental security income, food stamps	319	281	190	316	489
Regular contributions for support	186	³ 184	³ 110	³ 64	485
Other income	221	469	³ 68	228	126
Personal taxes	1,128	1,001	1,310	845	1,581
Federal income taxes	750	545	892	491	1,274
2008 Tax stimulus (thru Q20091)	³ -1	³ -1	(⁴)	³ -1	(⁴)
State and local income taxes	153	166	232	85	183
Other taxes	226	292	186	269	125

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, 2009-2010 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Income after taxes	47,379	49,686	46,775	45,056	50,055
Addenda:					
Net change in total assets and liabilities	-\$988	-\$1,241	-\$6,012	\$3,807	-\$4,473
Net change in total assets	3,318	3,208	-1,301	4,693	5,540
Net change in total liabilities	4,306	4,450	4,712	886	10,014
Other financial information:					
Other money receipts	926	852	851	673	1,533
Mortgage principal paid on owned property	-1,613	-1,488	-1,408	-1,491	-2,162
Estimated market value of owned home	191,620	229,068	164,579	153,017	253,969
Estimated monthly rental value of owned home	996	1,111	901	895	1,167
Gifts of goods and services	980	967	1,184	798	1,122
Food	77	92	83	56	96
Alcoholic beverages	14	³ 4	29	3	27
Housing	183	194	169	177	197
Housekeeping supplies	31	22	49	19	43
Household textiles	12	³ 26	³ 12	³ 7	9
Appliances and miscellaneous housewares	20	21	32	14	³ 19
Major appliances	7	³ 8	12	³ 4	³ 4
Small appliances and miscellaneous housewares	13	13	³ 21	³ 10	³ 14
Miscellaneous household equipment	62	92	42	54	68
Other housing	58	³ 32	34	83	59
Apparel and services	212	309	227	194	142
Males, 2 and over	62	108	47	61	35
Females, 2 and over	82	106	111	72	49
Children under 2	33	41	28	30	34
Other apparel products and services	36	55	41	31	23
Jewelry and watches	10	14	9	8	³ 11
All other apparel products and services ...	26	41	³ 31	23	³ 12
Transportation	108	38	121	126	128
Health care	39	³ 10	³ 30	³ 10	³ 131
Entertainment	118	136	116	104	132
Toys, games, arts and crafts, and tricycles	47	³ 58	³ 37	58	³ 27
Other entertainment	71	77	78	46	105
Personal care products and services	20	22	7	25	21
Reading	2	2	2	1	2
Education	56	47	94	53	30
All other gifts	151	112	306	50	216

- 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, September, 2011