

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	14,536	2,884	3,273	5,358	3,022
Consumer unit characteristics:					
Income before taxes .....	\$53,037	\$60,653	\$48,422	\$48,995	\$57,933
Income after taxes .....	51,856	58,672	47,372	48,267	56,574
Age of reference person .....	68.9	68.8	69.1	68.9	68.8
Average number in consumer unit:					
Persons .....	1.9	1.9	1.8	1.9	1.9
Children under 18 .....	.1	.1	( <sup>1</sup> )	.1	.1
Persons 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.6	.7	.7	.6	.6
Vehicles .....	1.9	1.7	2.0	1.9	2.0
Percent distribution:					
Sex of reference person:					
Male .....	47	44	45	45	56
Female .....	53	56	55	55	44
Housing tenure:					
Homeowner .....	82	77	86	85	77
With mortgage .....	31	26	27	32	36
Without mortgage .....	51	51	59	53	40
Renter .....	18	23	14	15	23
Race of reference person:					
Black or African-American .....	10	8	9	16	4
White, Asian, and all other races .....	90	92	91	84	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	7	8	2	8	9
Not Hispanic or Latino .....	93	92	98	92	91
Education of reference person:					
Elementary (1-8) .....	6	5	4	7	7
High school (9-12) .....	38	40	43	42	25
College .....	56	55	53	51	68
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	90	84	93	91	89
Average annual expenditures .....	\$45,328	\$51,950	\$43,020	\$40,357	\$50,200
Food .....	5,799	6,367	5,536	5,206	6,578
Food at home .....	3,660	3,832	3,587	3,364	4,084
Cereals and bakery products .....	485	520	501	463	480
Cereals and cereal products .....	143	153	156	128	151
Bakery products .....	341	368	345	334	330
Meats, poultry, fish, and eggs .....	783	805	736	750	863
Beef .....	210	179	234	199	230
Pork .....	165	153	160	183	148
Other meats .....	112	146	107	103	107
Poultry .....	121	133	99	109	151
Fish and seafood .....	125	141	88	107	174
Eggs .....	51	52	48	49	53
Dairy products .....	386	412	402	347	417
Fresh milk and cream .....	129	141	121	128	128
Other dairy products .....	257	271	281	220	289
Fruits and vegetables .....	718	798	683	629	836
Fresh fruits .....	257	283	248	218	311
Fresh vegetables .....	232	259	198	199	294
Processed fruits .....	105	136	108	91	101
Processed vegetables .....	125	121	130	121	130
Other food at home .....	1,288	1,297	1,265	1,176	1,488
Sugar and other sweets .....	142	146	149	128	157
Fats and oils .....	111	107	105	107	124
Miscellaneous foods .....	638	643	647	564	752
Nonalcoholic beverages .....	333	332	293	331	372
Food prepared by consumer unit on out-of-town trips .....	64	68	71	46	83

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, 2011-2012 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Food away from home .....	2,139	2,535	1,949	1,842	2,494
Alcoholic beverages .....	414	488	324	377	499
Housing .....	15,088	18,383	13,287	12,785	17,954
Shelter .....	8,175	10,803	6,877	6,209	10,560
Owned dwellings .....	5,889	7,442	5,145	4,696	7,328
Mortgage interest and charges .....	1,993	1,575	1,272	1,802	3,514
Property taxes .....	2,194	3,551	2,265	1,432	2,172
Maintenance, repairs, insurance, other expenses .....	1,702	2,316	1,608	1,462	1,642
Rented dwellings .....	1,401	1,981	965	896	2,213
Other lodging .....	886	1,380	767	617	1,020
Utilities, fuels, and public services .....	3,685	4,060	3,465	3,706	3,530
Natural gas .....	398	549	569	232	365
Electricity .....	1,463	1,376	1,307	1,723	1,252
Fuel oil and other fuels .....	211	574	149	104	122
Telephone services .....	1,054	1,097	965	1,091	1,044
Water and other public services .....	559	464	474	556	747
Household operations .....	979	1,095	848	824	1,281
Personal services .....	96	<sup>3</sup> 163	<sup>3</sup> 159	<sup>3</sup> 43	<sup>3</sup> 59
Other household expenses .....	882	932	689	781	1,222
Housekeeping supplies .....	682	710	716	635	709
Laundry and cleaning supplies .....	147	141	170	137	148
Other household products .....	362	351	390	363	344
Postage and stationery .....	173	218	156	135	217
Household furnishings and equipment .....	1,567	1,716	1,382	1,411	1,874
Household textiles .....	167	240	118	111	247
Furniture .....	286	338	289	259	279
Floor coverings .....	21	50	14	8	26
Major appliances .....	219	245	188	214	237
Small appliances, miscellaneous housewares .....	112	112	132	77	152
Miscellaneous household equipment .....	762	731	641	741	933
Apparel and services .....	1,244	1,345	920	1,139	1,632
Men and boys .....	251	291	170	214	354
Men, 16 and over .....	222	247	144	185	334
Boys, 2 to 15 .....	29	44	25	29	20
Women and girls .....	569	632	472	496	727
Women, 16 and over .....	500	533	415	444	645
Girls, 2 to 15 .....	69	99	57	52	82
Children under 2 .....	21	40	<sup>3</sup> 26	16	<sup>3</sup> 10
Footwear .....	202	176	114	224	264
Other apparel products and services .....	200	206	138	188	278
Transportation .....	7,608	7,704	8,052	7,330	7,553
Vehicle purchases (net outlay) .....	2,443	2,366	2,707	2,505	2,120
Cars and trucks, new .....	1,558	1,360	1,778	1,715	1,230
Cars and trucks, used .....	857	895	920	790	871
Other vehicles .....	<sup>3</sup> 28	<sup>3</sup> 111	<sup>3</sup> 9	( <sup>4</sup> )	<sup>3</sup> 20
Gasoline and motor oil .....	2,220	2,068	2,269	2,226	2,302
Other vehicle expenses .....	2,380	2,498	2,375	2,251	2,525
Vehicle finance charges .....	146	133	124	170	137
Maintenance and repairs .....	830	885	736	663	1,178
Vehicle insurance .....	980	883	1,124	1,085	752
Vehicle rental, leases, licenses, and other charges .....	425	597	391	333	458
Public and other transportation .....	565	772	700	347	606
Health care .....	5,152	5,512	5,599	4,590	5,311
Health insurance .....	3,229	3,284	3,598	2,884	3,387
Medical services .....	935	1,284	957	756	896
Drugs .....	802	778	819	762	873
Medical supplies .....	186	166	225	188	155
Entertainment .....	2,453	2,684	2,188	2,240	2,874
Fees and admissions .....	541	662	490	381	771
Audio and visual equipment and services .....	923	992	867	915	927
Pets, toys, hobbies, and playground equipment .....	667	604	554	733	709
Other entertainment supplies, equipment, and services .....	322	427	277	211	466

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, 2011-2012 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Personal care products and services .....	631	620	544	641	698
Reading .....	155	181	161	112	202
Education .....	253	429	137	211	284
Tobacco products and smoking supplies .....	268	274	259	304	210
Miscellaneous .....	929	1,021	1,068	723	1,060
Cash contributions .....	2,404	3,398	2,451	1,957	2,196
Personal insurance and pensions .....	2,930	3,542	2,496	2,741	3,149
Life and other personal insurance .....	424	484	270	493	412
Pensions and Social Security .....	2,505	3,058	2,226	2,248	2,737
Sources of income and personal taxes:					
Money income before taxes .....	\$53,037	\$60,653	\$48,422	\$48,995	\$57,933
Wages and salaries .....	20,485	25,276	17,122	19,300	21,660
Self-employment income .....	2,704	2,065	1,907	2,821	3,971
Social Security, private and government retirement .....	26,012	28,135	26,118	23,973	27,485
Interest, dividends, rental income, other property income .....	2,778	3,826	2,161	2,031	3,773
Unemployment and workers' compensation, veterans' benefits .....	282	467	285	184	273
Public assistance, supplemental security income, food stamps .....	350	529	303	324	275
Regular contributions for support .....	303	<sup>3</sup> 163	<sup>3</sup> 434	263	<sup>3</sup> 368
Other income .....	122	193	<sup>3</sup> 92	100	128
Personal taxes (missing values not imputed)	1,180	1,981	1,050	728	1,358
Federal income taxes .....	803	1,379	611	452	1,083
State and local income taxes .....	168	305	248	55	150
Other taxes .....	209	297	191	221	125
Income after taxes .....	51,856	58,672	47,372	48,267	56,574
Addenda:					
Net change in total assets and liabilities .....	\$7,649	-\$3,991	\$1,604	-\$448	\$39,666
Net change in total assets .....	11,986	-1,644	3,958	1,865	51,638
Net change in total liabilities .....	4,337	2,347	2,355	2,312	11,972
Other financial information:					
Other money receipts .....	589	1,181	341	484	480
Mortgage principal paid on owned property .....	-1,857	-2,439	-1,203	-1,649	-2,378
Estimated market value of owned home .....	198,732	228,926	149,989	164,667	283,119
Estimated monthly rental value of owned home .....	1,061	1,199	916	962	1,262
Gifts of goods and services, total .....	1,127	1,661	1,051	823	1,251
Food .....	72	118	81	38	83
Alcoholic beverages .....	21	30	14	27	8
Housing .....	265	280	272	195	366
Housekeeping supplies .....	37	57	25	30	44
Household textiles .....	15	18	<sup>3</sup> 18	13	<sup>3</sup> 14
Appliances and miscellaneous housewares .....	32	37	34	15	57
Major appliances .....	11	<sup>3</sup> 14	<sup>3</sup> 3	7	22
Small appliances and miscellaneous housewares .....	22	23	32	8	34
Miscellaneous household equipment .....	63	75	39	44	108
Other housing .....	118	94	155	93	145
Apparel and services .....	246	335	192	209	288
Males, 2 and over .....	61	100	57	54	46
Females, 2 and over .....	122	152	88	81	195
Children under 2 .....	19	36	<sup>3</sup> 23	14	<sup>3</sup> 10
Other apparel products and services .....	44	48	24	59	38
Jewelry and watches .....	21	15	<sup>3</sup> 13	30	<sup>3</sup> 20
All other apparel products and services .....	23	<sup>3</sup> 32	<sup>3</sup> 11	28	<sup>3</sup> 18

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, 2011-2012 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Transportation .....	109	73	114	117	124
Health care .....	57	<sup>3</sup> 190	<sup>3</sup> 57	<sup>3</sup> 3	<sup>3</sup> 24
Entertainment .....	102	182	80	69	116
Toys, games, arts and crafts, and tricycles	39	<sup>3</sup> 109	<sup>3</sup> 25	<sup>3</sup> 22	<sup>3</sup> 25
Other entertainment .....	64	73	54	47	92
Personal care products and services .....	21	41	13	14	23
Reading .....	2	2	3	1	3
Education .....	90	166	59	64	98
All other gifts .....	142	242	165	88	117

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

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013