

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,310	5,071	5,586	8,835	4,817
Consumer unit characteristics:					
Income before taxes	\$39,604	\$40,987	\$39,128	\$38,165	\$41,341
Income after taxes	38,949	40,353	38,408	37,601	40,571
Age of reference person	75.0	75.4	75.3	74.8	74.7
Average number in consumer unit:					
Persons	1.7	1.6	1.6	1.8	1.7
Children under 181	(¹)	(¹)	.1	.1
Persons 65 and older	1.4	1.4	1.4	1.4	1.4
Earners4	.4	.4	.5	.4
Vehicles	1.6	1.3	1.7	1.7	1.7
Percent distribution:					
Sex of reference person:					
Male	43	41	43	42	47
Female	57	59	57	58	53
Housing tenure:					
Homeowner	79	73	80	82	80
With mortgage	21	18	20	21	27
Without mortgage	58	55	60	61	52
Renter	21	27	20	18	20
Race of reference person:					
Black or African-American	10	8	8	15	4
White, Asian, and all other races	90	92	92	85	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	5	1	7	9
Not Hispanic or Latino	94	95	99	93	91
Education of reference person:					
Elementary (1-8)	10	8	10	13	5
High school (9-12)	45	53	47	45	37
College	44	38	43	42	57
Never attended and other	(²)	(²)	(²)	1	1
At least one vehicle owned or leased	85	76	88	86	86
Average annual expenditures	\$37,204	\$39,820	\$35,991	\$34,610	\$40,464
Food	4,797	5,211	4,383	4,567	5,193
Food at home	3,149	3,394	2,887	3,015	3,391
Cereals and bakery products	437	462	405	440	440
Cereals and cereal products	134	140	123	139	133
Bakery products	303	321	282	301	307
Meats, poultry, fish, and eggs	704	765	633	694	729
Beef	187	189	187	184	190
Pork	145	137	139	157	140
Other meats	95	119	96	83	90
Poultry	111	118	97	114	116
Fish and seafood	121	157	77	111	148
Eggs	44	45	38	46	46
Dairy products	354	375	331	336	384
Fresh milk and cream	131	146	124	128	126
Other dairy products	223	229	207	208	258
Fruits and vegetables	597	661	543	555	659
Fresh fruits	206	224	184	185	245
Fresh vegetables	188	223	162	165	216
Processed fruits	107	123	104	99	109
Processed vegetables	96	91	92	105	90

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, 2008-2009 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home	\$1,058	\$1,132	\$975	\$990	\$1,179
Sugar and other sweets	124	122	137	112	132
Fats and oils	93	95	87	97	93
Miscellaneous foods	542	615	493	487	608
Nonalcoholic beverages	257	250	214	261	301
Food prepared by consumer unit on out-of-town trips	42	50	44	33	45
Food away from home	1,648	1,817	1,496	1,552	1,802
Alcoholic beverages	272	280	229	255	337
Housing	13,095	15,069	12,536	11,516	14,547
Shelter	7,054	8,732	6,643	5,755	8,149
Owned dwellings	4,763	5,547	4,658	4,058	5,351
Mortgage interest and charges	1,305	1,000	1,084	1,164	2,142
Property taxes	1,780	2,766	2,035	1,200	1,509
Maintenance, repairs, insurance, other expenses	1,678	1,782	1,538	1,695	1,700
Rented dwellings	1,700	2,271	1,361	1,303	2,218
Other lodging	592	914	623	394	581
Utilities, fuels, and public services	3,297	3,622	3,206	3,268	3,117
Natural gas	516	674	774	307	436
Electricity	1,247	1,140	1,078	1,487	1,112
Fuel oil and other fuels	232	580	153	137	130
Telephone services	841	846	799	875	822
Water and other public services	461	382	401	461	616
Household operations	880	970	695	791	1,164
Personal services	206	316	74	150	346
Other household expenses	674	654	621	641	818
Housekeeping supplies	655	648	673	638	669
Laundry and cleaning supplies	126	124	114	129	137
Other household products	349	340	383	345	333
Postage and stationery	179	185	176	165	198
Household furnishings and equipment	1,209	1,097	1,320	1,065	1,448
Household textiles	104	115	96	96	115
Furniture	219	213	228	212	223
Floor coverings	44	35	72	43	24
Major appliances	159	159	187	150	145
Small appliances, miscellaneous housewares	103	72	132	108	97
Miscellaneous household equipment	580	502	605	456	844
Apparel and services	1,080	1,115	1,033	1,013	1,208
Men and boys	227	237	187	219	270
Men, 16 and over	205	217	168	193	251
Boys, 2 to 15	22	20	20	26	20
Women and girls	471	478	491	464	456
Women, 16 and over	437	442	454	425	436
Girls, 2 to 15	34	36	37	39	20
Children under 2	27	24	27	24	36
Footwear	201	202	172	180	263
Other apparel products and services	154	175	156	126	183
Transportation	5,512	5,594	5,477	5,379	5,710
Vehicle purchases (net outlay)	1,684	1,684	1,796	1,681	1,556
Cars and trucks, new	1,049	1,338	1,190	873	906
Cars and trucks, used	592	314	581	744	620
Other vehicles	342	32	325	364	330
Gasoline and motor oil	1,433	1,256	1,403	1,546	1,448

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, 2008-2009 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses	\$2,002	\$2,120	\$1,945	\$1,886	\$2,156
Vehicle finance charges	120	92	93	146	133
Maintenance and repairs	557	546	544	486	710
Vehicle insurance	1,023	1,118	993	1,027	951
Vehicle rental, leases, licenses, and other charges	302	363	315	227	361
Public transportation	394	533	334	265	550
Healthcare	4,726	4,664	5,061	4,414	4,972
Health insurance	2,937	2,976	3,257	2,715	2,930
Medical services	807	774	788	673	1,110
Drugs	825	758	842	886	759
Medical supplies	158	155	174	140	173
Entertainment	1,988	2,035	1,836	1,834	2,386
Fees and admissions	388	383	361	348	494
Audio and visual equipment and services	785	804	703	810	813
Pets, toys, hobbies, and playground equipment	506	570	440	510	505
Other entertainment supplies, equipment, and services	310	279	332	166	574
Personal care products and services	521	510	442	490	669
Reading	143	171	150	106	175
Education	216	462	100	201	119
Tobacco products and smoking supplies	184	193	180	194	162
Miscellaneous	626	726	668	541	616
Cash contributions	2,191	1,862	2,090	2,270	2,510
Personal insurance and pensions	1,851	1,929	1,805	1,830	1,861
Life and other personal insurance	325	434	322	294	270
Pensions and Social Security	1,526	1,495	1,483	1,536	1,592
Sources of income and personal taxes:					
Money income before taxes	39,604	40,987	39,128	38,165	41,341
Wages and salaries	12,121	13,379	11,101	11,609	12,917
Self-employment income	1,379	1,579	1,983	1,507	235
Social Security, private and government retirement	22,503	22,200	22,640	21,726	24,087
Interest, dividends, rental income, other property income	2,865	2,943	2,965	2,653	3,057
Unemployment and workers' compensation, veterans' benefits	99	152	70	49	166
Public assistance, supplemental security income, food stamps	266	252	151	257	430
Regular contributions for support	171	122	141	152	294
Other income	200	360	77	211	155
Personal taxes	655	634	720	564	770
Federal income taxes	591	478	558	608	718
2008 Tax stimulus (new UCC Q20082) (thru Q20091)	-286	-297	-303	-286	-252
State and local income taxes	116	122	130	78	164
Other taxes	233	331	335	164	140

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, 2008-2009 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Income after taxes	38,949	40,353	38,408	37,601	40,571
Addenda:					
Net change in total assets and liabilities	\$469	-\$1,377	-\$3,739	\$2,422	\$3,710
Net change in total assets	2,996	-585	-311	3,717	9,281
Net change in total liabilities	2,527	792	3,427	1,294	5,571
Other financial information:					
Other money receipts	635	503	364	235	1,822
Mortgage principal paid on owned property	-1,150	-1,079	-1,167	-927	-1,614
Estimated market value of owned home	181,719	198,392	141,331	148,158	272,564
Estimated monthly rental value of owned home	926	986	786	849	1,168
Gifts of goods and services	927	948	887	867	1,064
Food	72	84	73	57	85
Alcoholic beverages	14	14	11	11	23
Housing	184	165	189	160	239
Housekeeping supplies	30	27	34	24	40
Household textiles	7	5	7	9	8
Appliances and miscellaneous housewares	15	17	14	15	12
Major appliances	5	5	8	4	³ 6
Small appliances and miscellaneous housewares	9	³ 12	6	11	6
Miscellaneous household equipment	47	53	46	35	64
Other housing	85	63	90	77	115
Apparel and services	185	151	225	189	171
Males, 2 and over	51	42	44	61	52
Females, 2 and over	74	66	107	67	58
Children under 2	24	23	26	20	31
Other apparel products and services	36	20	48	41	30
Jewelry and watches	11	6	8	19	7
All other apparel products and services	24	³ 14	40	22	³ 22
Transportation	100	27	53	140	160
Healthcare	44	³ 5	³ 22	38	³ 120
Entertainment	80	80	76	89	70
Toys, games, arts and crafts, and tricycles	28	38	28	32	³ 10
Other entertainment	52	42	48	56	60
Personal care products and services	12	10	9	15	11
Reading	2	3	2	1	1
Education	126	295	62	116	42
All other gifts	109	114	165	51	143

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.

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