

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	23,731	4,926	5,432	8,495	4,879
Consumer unit characteristics:					
Income before taxes	\$39,816	\$40,742	\$38,431	\$38,443	\$42,816
Income after taxes	39,008	39,831	37,979	37,684	41,627
Age of reference person	75.1	75.7	75.1	74.9	74.8
Average number in consumer unit:					
Persons	1.7	1.6	1.6	1.7	1.7
Children under 18	(¹)	(¹)	(¹)	.1	(¹)
Persons 65 and older	1.4	1.4	1.4	1.4	1.3
Earners4	.4	.4	.5	.4
Vehicles	1.6	1.2	1.7	1.6	1.7
Percent distribution:					
Sex of reference person:					
Male	43	41	44	43	44
Female	57	59	56	57	56
Housing tenure:					
Homeowner	79	73	79	83	80
With mortgage	21	16	20	22	26
Without mortgage	58	57	59	61	53
Renter	21	27	21	17	20
Race of reference person:					
Black or African-American	9	8	8	14	3
White, Asian, and all other races	91	92	92	86	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	6	5	1	6	10
Not Hispanic or Latino	94	95	99	94	90
Education of reference person:					
Elementary (1-8)	10	9	10	14	6
High school (9-12)	46	50	50	45	39
College	43	41	40	41	54
Never attended and other	1	(²)	(²)	1	1
At least one vehicle owned or leased	84	75	87	87	86
Average annual expenditures	\$36,687	\$38,562	\$35,506	\$34,279	\$40,322
Food	4,604	4,750	4,240	4,475	5,089
Food at home	2,990	3,015	2,718	2,949	3,346
Cereals and bakery products	420	426	384	424	446
Cereals and cereal products	124	124	108	128	133
Bakery products	296	302	277	296	314
Meats, poultry, fish, and eggs	661	663	611	668	700
Beef	178	153	205	179	171
Pork	140	127	120	163	135
Other meats	86	99	84	80	85
Poultry	106	101	95	110	118
Fish and seafood	108	142	71	92	144
Eggs	42	41	35	45	47
Dairy products	347	342	324	338	395
Fresh milk and cream	131	130	128	134	130
Other dairy products	216	212	196	204	265
Fruits and vegetables	567	606	502	546	637
Fresh fruits	195	205	172	187	225
Fresh vegetables	179	199	153	168	210
Processed fruits	106	123	99	100	108
Processed vegetables	87	79	79	92	95

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, 2007-2008 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home	\$996	\$978	\$896	\$973	\$1,168
Sugar and other sweets	119	116	119	109	142
Fats and oils	92	85	81	101	97
Miscellaneous foods	499	491	440	484	599
Nonalcoholic beverages	248	240	222	249	285
Food prepared by consumer unit on out-of-town trips	37	45	34	30	45
Food away from home	1,613	1,735	1,522	1,526	1,743
Alcoholic beverages	268	264	243	256	322
Housing	12,698	14,826	12,170	11,084	13,956
Shelter	6,797	8,626	6,404	5,319	7,961
Owned dwellings	4,552	5,493	4,347	3,792	5,152
Mortgage interest and charges	1,304	951	1,115	1,231	1,997
Property taxes	1,709	2,710	1,861	1,190	1,433
Maintenance, repairs, insurance, other expenses	1,539	1,831	1,371	1,371	1,722
Rented dwellings	1,649	2,135	1,491	1,164	2,176
Other lodging	597	998	566	363	633
Utilities, fuels, and public services	3,217	3,571	3,133	3,191	2,997
Natural gas	518	680	738	321	454
Electricity	1,204	1,130	1,066	1,413	1,067
Fuel oil and other fuels	244	609	175	141	131
Telephone services	815	790	775	864	799
Water and other public services	436	361	379	452	546
Household operations	855	929	741	834	944
Personal services	211	273	209	201	170
Other household expenses	644	656	532	633	774
Housekeeping supplies	595	560	629	576	628
Laundry and cleaning supplies	115	98	119	127	107
Other household products	309	289	299	314	333
Postage and stationery	170	173	210	135	188
Household furnishings and equipment	1,235	1,141	1,263	1,164	1,427
Household textiles	109	120	91	98	138
Furniture	232	237	245	212	245
Floor coverings	49	58	50	47	44
Major appliances	169	181	170	171	154
Small appliances, miscellaneous housewares	107	85	109	93	154
Miscellaneous household equipment	569	459	599	543	691
Apparel and services	1,066	1,034	1,059	1,043	1,149
Men and boys	224	189	159	231	323
Men, 16 and over	203	168	139	208	303
Boys, 2 to 15	21	20	20	22	20
Women and girls	487	510	562	450	446
Women, 16 and over	454	465	527	417	426
Girls, 2 to 15	33	45	36	33	20
Children under 2	26	21	27	24	32
Footwear	169	127	153	197	182
Other apparel products and services	160	188	157	142	166
Transportation	5,701	5,077	5,689	5,535	6,640
Vehicle purchases (net outlay)	1,736	1,303	1,833	1,714	2,105
Cars and trucks, new	1,045	848	1,118	941	1,342
Cars and trucks, used	651	422	690	712	733
Other vehicles	340	333	326	361	330
Gasoline and motor oil	1,546	1,320	1,517	1,719	1,508

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, 2007-2008 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses	\$1,984	\$1,863	\$1,984	\$1,826	\$2,386
Vehicle finance charges	119	107	100	136	123
Maintenance and repairs	549	515	495	512	709
Vehicle insurance	1,024	898	1,094	970	1,178
Vehicle rental, leases, licenses, and other charges	291	342	295	208	376
Public transportation	435	592	354	277	640
Healthcare	4,618	4,354	5,008	4,423	4,790
Health insurance	2,808	2,720	3,169	2,655	2,758
Medical services	818	764	770	731	1,079
Drugs	840	708	898	900	805
Medical supplies	152	162	171	137	148
Entertainment	1,939	1,749	1,708	1,749	2,721
Fees and admissions	419	438	417	316	585
Audio and visual equipment and services	729	757	650	758	738
Pets, toys, hobbies, and playground equipment	385	348	325	435	398
Other entertainment supplies, equipment, and services	407	206	316	240	1,000
Personal care products and services	520	514	469	519	585
Reading	143	150	152	119	167
Education	282	685	137	202	176
Tobacco products and smoking supplies	168	162	162	184	155
Miscellaneous	629	858	593	561	557
Cash contributions	2,218	2,196	2,218	2,153	2,353
Personal insurance and pensions	1,833	1,944	1,660	1,977	1,663
Life and other personal insurance	330	511	286	305	238
Pensions and Social Security	1,503	1,433	1,374	1,672	1,426
Sources of income and personal taxes:					
Money income before taxes	39,816	40,742	38,431	38,443	42,816
Wages and salaries	11,767	13,671	10,478	11,559	11,643
Self-employment income	1,891	1,787	1,980	1,414	2,726
Social Security, private and government retirement	21,957	21,253	22,450	21,230	23,387
Interest, dividends, rental income, other property income	3,522	3,329	3,064	3,521	4,227
Unemployment and workers' compensation, veterans' benefits	131	172	337	187	398
Public assistance, supplemental security income, food stamps	246	227	215	212	359
Regular contributions for support	160	129	140	162	210
Other income	142	173	68	156	166
Personal taxes	809	911	452	759	1,189
Federal income taxes	727	700	371	781	1,058
2008 Tax stimulus (new UCC Q20082)	-292	-305	-311	-297	-249
State and local income taxes	131	134	83	105	225
Other taxes	243	382	309	170	155

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, 2007-2008 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Income after taxes	39,008	39,831	37,979	37,684	41,627
Addenda:					
Net change in total assets and liabilities	\$986	\$201	- \$3,643	\$441	\$7,880
Net change in total assets	3,767	1,393	246	3,417	10,692
Net change in total liabilities	2,781	1,192	3,889	2,975	2,813
Other financial information:					
Other money receipts	466	303	548	163	1,065
Mortgage principal paid on owned property	-1,046	-947	-1,090	-895	-1,359
Estimated market value of owned home	198,849	222,680	140,765	156,399	313,372
Estimated monthly rental value of owned home	943	1,002	757	885	1,190
Gifts of goods and services	1,050	1,312	827	961	1,191
Food	65	78	65	64	56
Alcoholic beverages	14	15	4	15	21
Housing	171	156	196	150	198
Housekeeping supplies	29	30	46	16	32
Household textiles	8	³ 2	10	11	9
Appliances and miscellaneous housewares	17	12	14	19	23
Major appliances	5	5	³ 5	4	³ 4
Small appliances and miscellaneous housewares	12	³ 7	9	14	19
Miscellaneous household equipment	39	37	39	29	58
Other housing	78	75	87	75	77
Apparel and services	190	177	215	176	203
Males, 2 and over	46	33	43	50	54
Females, 2 and over	77	94	108	45	81
Children under 2	25	21	27	23	30
Other apparel products and services	43	29	37	58	39
Jewelry and watches	17	12	6	32	9
All other apparel products and services	26	³ 17	31	26	³ 30
Transportation	143	40	59	213	219
Healthcare	37	³ 23	³ 14	21	³ 106
Entertainment	81	87	67	91	74
Toys, games, arts and crafts, and tricycles	27	³ 31	³ 22	³ 30	³ 21
Other entertainment	55	56	45	61	53
Personal care products and services	13	9	15	14	15
Reading	2	3	1	1	3
Education	210	548	107	131	118
All other gifts	123	176	85	84	178

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.