

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	12,296	2,318	2,859	4,544	2,575
Consumer unit characteristics:					
Income before taxes .....	\$46,441	\$49,781	\$45,256	\$43,368	\$50,176
Income after taxes .....	45,346	48,537	44,683	42,421	48,370
Age of reference person .....	69.1	69.1	69.1	69.2	69.0
Average number in consumer unit:					
Persons .....	1.8	1.8	1.8	1.9	1.9
Children under 18 .....	.1	.1	.1	.1	.1
Persons 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.6	.7	.6	.7	.6
Vehicles .....	1.8	1.4	2.0	1.9	2.0
Percent distribution:					
Sex of reference person:					
Male .....	47	43	49	48	46
Female .....	53	57	51	52	54
Housing tenure:					
Homeowner .....	81	73	83	84	83
With mortgage .....	30	23	30	30	36
Without mortgage .....	52	50	54	53	47
Renter .....	19	27	17	16	17
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	7	2	7	12
Not Hispanic or Latino .....	93	93	98	93	88
Education of reference person:					
Elementary (1-8) .....	8	7	9	9	5
High school (9-12) .....	44	47	47	46	37
College .....	47	46	44	44	57
Never attended and other .....	1	( <sup>1</sup> )	( <sup>2</sup> )	1	2
At least one vehicle owned or leased .....	89	80	91	91	91
Average annual expenditures .....	\$41,838	\$43,938	\$41,848	\$38,492	\$45,819
Food .....	5,283	5,802	4,934	5,044	5,595
Food at home .....	3,386	3,520	3,063	3,308	3,726
Cereals and bakery products .....	466	479	438	462	491
Cereals and cereal products .....	139	143	118	141	154
Bakery products .....	327	335	319	321	336
Meats, poultry, fish, and eggs .....	760	821	649	789	767
Beef .....	198	204	180	213	183
Pork .....	169	166	152	192	149
Other meats .....	97	120	84	94	96
Poultry .....	128	123	109	130	148
Fish and seafood .....	122	162	88	111	143
Eggs .....	45	46	36	48	48
Dairy products .....	392	385	357	379	455
Fresh milk and cream .....	142	143	137	144	143
Other dairy products .....	250	242	220	234	312
Fruits and vegetables .....	622	659	554	602	692
Fresh fruits .....	212	228	193	203	233
Fresh vegetables .....	200	221	172	191	228
Processed fruits .....	112	121	103	105	123
Processed vegetables .....	98	90	86	104	108

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, 2007-2008 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home .....	\$1,146	\$1,177	\$1,065	\$1,076	\$1,322
Sugar and other sweets .....	134	132	139	124	148
Fats and oils .....	102	100	96	107	100
Miscellaneous foods .....	566	575	526	524	673
Nonalcoholic beverages .....	291	303	253	279	340
Food prepared by consumer unit on out-of-town trips .....	53	67	51	42	61
Food away from home .....	1,898	2,282	1,871	1,736	1,869
Alcoholic beverages .....	344	357	267	357	385
Housing .....	13,699	15,378	13,731	12,015	15,141
Shelter .....	7,276	8,763	7,115	5,881	8,578
Owned dwellings .....	5,332	5,746	5,268	4,554	6,403
Mortgage interest and charges .....	1,940	1,372	1,777	1,776	2,922
Property taxes .....	1,817	2,779	2,079	1,290	1,589
Maintenance, repairs, insurance, other expenses .....	1,575	1,594	1,412	1,488	1,892
Rented dwellings .....	1,286	2,111	1,071	881	1,496
Other lodging .....	658	906	775	446	679
Utilities, fuels, and public services .....	3,467	3,715	3,465	3,452	3,272
Natural gas .....	537	695	792	341	457
Electricity .....	1,307	1,179	1,156	1,547	1,169
Fuel oil and other fuels .....	219	601	186	90	139
Telephone services .....	946	916	912	990	935
Water and other public services .....	457	324	420	484	572
Household operations .....	733	728	691	690	858
Personal services .....	84	<sup>3</sup> 80	<sup>3</sup> 141	<sup>3</sup> 43	<sup>3</sup> 98
Other household expenses .....	648	647	551	647	760
Housekeeping supplies .....	705	722	712	670	745
Laundry and cleaning supplies .....	137	123	133	155	121
Other household products .....	364	375	333	363	387
Postage and stationery .....	204	224	246	152	237
Household furnishings and equipment .....	1,519	1,450	1,748	1,322	1,688
Household textiles .....	143	189	104	136	159
Furniture .....	287	256	340	257	305
Floor coverings .....	53	30	83	44	57
Major appliances .....	195	223	210	188	166
Small appliances, miscellaneous housewares .....	124	124	126	101	164
Miscellaneous household equipment .....	716	629	886	596	838
Apparel and services .....	1,353	1,150	1,539	1,302	1,435
Men and boys .....	298	273	196	310	402
Men, 16 and over .....	265	234	169	273	375
Boys, 2 to 15 .....	33	39	27	37	26
Women and girls .....	601	490	861	533	559
Women, 16 and over .....	544	409	795	478	530
Girls, 2 to 15 .....	57	81	65	56	29
Children under 2 .....	35	31	37	32	42
Footwear .....	214	131	231	240	224
Other apparel products and services .....	205	224	214	188	209
Transportation .....	7,194	6,794	7,427	6,575	8,394
Vehicle purchases (net outlay) .....	2,302	1,939	2,571	2,025	2,817
Cars and trucks, new .....	1,411	1,448	1,596	1,115	1,695
Cars and trucks, used .....	840	491	956	816	1,066
Other vehicles .....	<sup>3</sup> 51	( <sup>1</sup> )	<sup>3</sup> 19	<sup>3</sup> 94	<sup>3</sup> 57
Gasoline and motor oil .....	1,956	1,688	1,969	2,105	1,918

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, 2007-2008 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,396	\$2,378	\$2,430	\$2,101	\$2,902
Vehicle finance charges .....	186	172	158	211	186
Maintenance and repairs .....	650	640	633	593	775
Vehicle insurance .....	1,211	1,174	1,304	1,031	1,468
Vehicle rental, leases, licenses, and other charges .....	349	392	334	265	473
Public transportation .....	541	789	457	343	757
Healthcare .....	4,871	4,591	5,175	4,694	5,095
Health insurance .....	2,862	2,759	3,183	2,666	2,943
Medical services .....	938	891	833	950	1,075
Drugs .....	907	748	985	942	902
Medical supplies .....	164	192	174	137	175
Entertainment .....	2,524	2,265	2,164	2,116	3,863
Fees and admissions .....	536	492	617	407	705
Audio and visual equipment and services ...	849	898	765	865	872
Pets, toys, hobbies, and playground equipment .....	503	479	428	553	510
Other entertainment supplies, equipment, and services .....	637	396	355	291	1,776
Personal care products and services .....	579	612	551	533	660
Reading .....	151	155	171	123	176
Education .....	296	804	123	220	164
Tobacco products and smoking supplies .....	235	235	238	230	239
Miscellaneous .....	722	1,009	702	663	586
Cash contributions .....	1,979	1,833	2,473	1,931	1,647
Personal insurance and pensions .....	2,608	2,955	2,352	2,689	2,439
Life and other personal insurance .....	419	652	340	404	324
Pensions and Social Security .....	2,189	2,303	2,012	2,285	2,115
Sources of income and personal taxes:					
Money income before taxes .....	46,441	49,781	45,256	43,368	50,176
Wages and salaries .....	17,891	21,748	15,506	17,207	18,275
Self-employment income .....	2,434	2,573	2,424	1,769	3,491
Social Security, private and government retirement .....	22,603	21,354	23,621	21,582	24,399
Interest, dividends, rental income, other property income .....	2,819	3,229	3,137	2,200	3,189
Unemployment and workers' compensation, veterans' benefits .....	100	<sup>3</sup> 212	<sup>3</sup> 62	<sup>3</sup> 56	<sup>3</sup> 122
Public assistance, supplemental security income, food stamps .....	270	302	266	212	346
Regular contributions for support .....	154	<sup>3</sup> 153	<sup>3</sup> 155	<sup>3</sup> 151	<sup>3</sup> 158
Other income .....	170	<sup>3</sup> 210	<sup>3</sup> 84	191	195
Personal taxes .....	1,096	1,243	572	947	1,806
Federal income taxes .....	989	1,082	434	953	1,584
2008 Tax stimulus (new UCC Q20082) .....	-326	-367	-357	-329	-247
State and local income taxes .....	159	185	74	129	282
Other taxes .....	274	344	422	195	187

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,  
2007-2008 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Income after taxes .....	45,346	48,537	44,683	42,421	48,370
Addenda:					
Net change in total assets and liabilities .....	\$170	\$6,425	- \$7,526	- \$418	\$4,120
Net change in total assets .....	4,973	6,822	-190	4,376	10,094
Net change in total liabilities .....	4,803	397	7,336	4,794	5,974
Other financial information:					
Other money receipts .....	474	475	898	274	357
Mortgage principal paid on owned property .....	-1,498	-1,387	-1,687	-1,277	-1,776
Estimated market value of owned home .....	204,446	218,810	157,843	163,626	315,302
Estimated monthly rental value of owned home .....	993	1,025	836	923	1,262
Gifts of goods and services .....	1,278	1,557	1,108	1,143	1,460
Food .....	82	126	98	65	59
Alcoholic beverages .....	21	30	<sup>3</sup> 4	18	36
Housing .....	207	192	255	164	245
Housekeeping supplies .....	37	52	58	15	40
Household textiles .....	10	<sup>3</sup> 4	9	14	<sup>3</sup> 7
Appliances and miscellaneous housewares .....	19	<sup>3</sup> 18	14	25	<sup>3</sup> 17
Major appliances .....	7	<sup>3</sup> 9	<sup>3</sup> 6	<sup>3</sup> 6	<sup>3</sup> 7
Small appliances and miscellaneous housewares .....	13	<sup>3</sup> 9	<sup>3</sup> 8	18	<sup>3</sup> 11
Miscellaneous household equipment .....	55	59	54	43	75
Other housing .....	86	60	121	66	106
Apparel and services .....	266	220	348	229	289
Males, 2 and over .....	68	56	63	70	78
Females, 2 and over .....	107	91	188	57	128
Children under 2 .....	34	31	37	30	38
Other apparel products and services .....	58	43	60	72	45
Jewelry and watches .....	23	19	<sup>3</sup> 7	42	<sup>3</sup> 10
All other apparel products and services ...	35	<sup>3</sup> 24	53	30	<sup>3</sup> 35
Transportation .....	185	64	67	234	334
Healthcare .....	17	<sup>3</sup> 6	<sup>3</sup> 17	<sup>3</sup> 12	<sup>3</sup> 35
Entertainment .....	121	138	101	137	96
Toys, games, arts and crafts, and tricycles	44	<sup>3</sup> 54	<sup>3</sup> 36	<sup>3</sup> 50	<sup>3</sup> 34
Other entertainment .....	77	84	65	87	62
Personal care products and services .....	22	15	27	21	23
Reading .....	2	4	1	2	<sup>3</sup> 1
Education .....	196	539	92	143	93
All other gifts .....	160	223	97	117	247

<sup>1</sup> No data reported.

<sup>2</sup> Value is less than or equal to 0.5.

<sup>3</sup> Data are likely to have large sampling errors.