

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	11,888	2,115	2,815	4,393	2,565
Consumer unit characteristics:					
Income before taxes	\$46,894	\$47,661	\$45,658	\$43,901	\$52,746
Income after taxes	45,329	46,029	44,742	42,482	50,273
Age of reference person	69.1	69.1	69.1	69.2	68.9
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 over	1.4	1.4	1.4	1.4	1.4
Earners7	.7	.6	.7	.7
Vehicles	1.9	1.4	2.0	1.8	2.1
Percent distribution:					
Sex of reference person:					
Male	47	41	49	47	49
Female	53	59	51	53	51
Housing tenure:					
Homeowner	82	71	84	85	85
With mortgage	30	18	28	31	39
Without mortgage	53	53	56	54	46
Renter	18	29	16	15	15
Race of reference person:					
Black or African-American	10	9	8	16	3
White, Asian, and all other races	90	91	92	84	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	2	7	12
Not Hispanic or Latino	93	94	98	93	88
Education of reference person:					
Elementary (1-8)	8	8	7	12	5
High school (9-12)	44	48	49	45	31
College	48	44	43	43	64
Never attended and other	(¹)	(²)	1	1	1
At least one vehicle owned or leased	89	79	92	91	92
Average annual expenditures	\$41,944	\$41,556	\$40,302	\$39,152	\$48,876
Food	5,200	5,372	5,130	4,833	5,755
Food at home	3,208	3,148	3,049	3,119	3,587
Cereals and bakery products	436	430	436	419	474
Cereals and cereal products	126	118	113	126	146
Bakery products	311	312	323	293	328
Meats, poultry, fish, and eggs	731	729	697	741	750
Beef	198	181	196	205	203
Pork	162	150	157	181	145
Other meats	92	102	97	88	85
Poultry	118	114	95	125	134
Fish and seafood	123	139	123	105	140
Eggs	38	43	29	38	43
Dairy products	353	344	326	344	408
Fresh milk and cream	129	128	120	136	125
Other dairy products	225	216	206	208	283
Fruits and vegetables	601	591	551	587	687
Fresh fruits	198	210	190	180	228
Fresh vegetables	198	193	178	202	217
Processed fruits	108	103	100	101	135
Processed vegetables	96	84	83	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, 2006-2007 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home	\$1,087	\$1,054	\$1,040	\$1,028	\$1,267
Sugar and other sweets	132	121	138	125	150
Fats and oils	93	92	90	91	100
Miscellaneous foods	529	502	501	513	612
Nonalcoholic beverages	282	285	265	264	329
Food prepared by consumer unit on out-of-town trips	50	54	46	35	77
Food away from home	1,992	2,224	2,081	1,714	2,168
Alcoholic beverages	342	334	306	277	503
Housing	13,470	14,017	13,126	12,207	15,583
Shelter	7,104	8,112	6,760	5,945	8,636
Owned dwellings	5,241	4,975	5,112	4,605	6,692
Mortgage interest and charges	2,009	1,248	1,674	1,874	3,234
Property taxes	1,768	2,461	2,037	1,338	1,636
Maintenance, repairs, insurance, other expenses	1,465	1,266	1,402	1,393	1,822
Rented dwellings	1,234	2,314	964	870	1,265
Other lodging	628	823	683	470	679
Utilities, fuels, and public services	3,345	3,384	3,373	3,456	3,091
Natural gas	524	672	789	341	423
Electricity	1,282	1,077	1,135	1,575	1,111
Fuel oil and other fuels	177	476	145	81	129
Telephone services	918	853	898	971	902
Water and other public services	445	305	407	488	526
Household operations	716	600	631	747	854
Personal services	69	321	391	360	399
Other household expenses	647	579	540	687	755
Housekeeping supplies	661	553	668	653	766
Laundry and cleaning supplies	135	90	143	156	134
Other household products	350	323	311	374	374
Postage and stationery	176	140	213	123	258
Household furnishings and equipment	1,644	1,369	1,694	1,406	2,236
Household textiles	191	149	134	142	373
Furniture	341	210	419	323	396
Floor coverings	55	68	53	48	60
Major appliances	235	287	200	227	242
Small appliances, miscellaneous housewares	103	100	97	89	135
Miscellaneous household equipment	719	555	791	578	1,031
Apparel and services	1,270	1,360	1,409	1,160	1,236
Men and boys	270	332	255	253	258
Men, 16 and over	236	293	217	218	239
Boys, 2 to 15	33	38	38	36	19
Women and girls	592	629	748	501	547
Women, 16 and over	541	570	687	456	507
Girls, 2 to 15	50	59	60	45	40
Children under 2	30	32	34	27	27
Footwear	185	143	212	193	181
Other apparel products and services	194	224	159	186	223
Transportation	7,770	7,217	6,585	7,712	9,619
Vehicle purchases (net outlay)	2,984	2,526	2,145	3,350	3,655
Cars and trucks, new	1,963	1,597	1,313	2,246	2,494
Cars and trucks, used	993	930	833	1,028	1,161
Other vehicles	328	(²)	(²)	377	(²)
Gasoline and motor oil	1,814	1,497	1,809	1,896	1,942

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,
2006-2007 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses	\$2,451	\$2,500	\$2,219	\$2,106	\$3,252
Vehicle finance charges	194	171	156	204	235
Maintenance and repairs	667	566	572	711	782
Vehicle insurance	1,259	1,318	1,157	1,006	1,751
Vehicle rental, leases, licenses, and other charges	331	445	333	185	484
Public transportation	521	693	413	359	770
Healthcare	4,676	4,021	4,886	4,705	4,942
Health insurance	2,770	2,658	3,017	2,632	2,827
Medical services	833	559	718	928	1,024
Drugs	898	648	989	972	881
Medical supplies	175	156	162	173	209
Entertainment	2,417	2,037	2,146	1,887	3,945
Fees and admissions	553	569	636	368	768
Audio and visual equipment and services	803	817	737	797	875
Pets, toys, hobbies, and playground equipment	471	434	453	460	539
Other entertainment supplies, equipment, and services	591	217	320	262	1,763
Personal care products and services	564	563	527	522	678
Reading	147	154	166	113	177
Education	259	500	187	145	336
Tobacco products and smoking supplies	242	242	258	239	230
Miscellaneous	875	1,000	760	806	1,019
Cash contributions	2,021	1,977	2,553	1,789	1,870
Personal insurance and pensions	2,690	2,760	2,263	2,759	2,984
Life and other personal insurance	370	407	360	393	311
Pensions and Social Security	2,320	2,353	1,902	2,366	2,672
Sources of income and personal taxes:					
Money income before taxes	46,894	47,661	45,658	43,901	52,746
Wages and salaries	18,025	20,265	15,806	17,230	19,975
Self-employment income	2,843	2,859	2,625	2,460	3,727
Social Security, private and government retirement	22,450	20,182	23,812	21,236	24,904
Interest, dividends, rental income, other property income	2,930	3,617	2,986	2,310	3,364
Unemployment and workers' compensation, veterans' benefits	95	³ 214	³ 47	³ 60	³ 108
Public assistance, supplemental security income, food stamps	301	351	256	267	366
Regular contributions for support	123	³ 47	³ 51	177	172
Other income	128	³ 127	³ 74	161	130
Personal taxes	1,565	1,632	915	1,419	2,472
Federal income taxes	1,118	1,067	565	1,023	1,930
State and local income taxes	173	202	75	115	358
Other taxes	273	362	276	281	184
Income after taxes	45,329	46,029	44,742	42,482	50,273

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,
2006-2007 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	-\$1,088	\$4,346	-\$1,764	-\$1,033	-\$4,919
Net change in total assets	5,806	10,242	4,875	6,396	2,162
Net change in total liabilities	6,894	5,896	6,639	7,428	7,081
Other financial information:					
Other money receipts	896	764	1,000	1,116	515
Mortgage principal paid on owned property	-1,641	-1,002	-2,173	-1,543	-1,753
Estimated market value of owned home	221,043	222,818	163,509	177,472	357,331
Estimated monthly rental value of owned home	1,014	996	847	932	1,353
Gifts of goods and services	1,284	1,405	1,408	1,006	1,535
Food	108	144	130	88	88
Alcoholic beverages	17	22	³ 4	9	39
Housing	210	198	283	139	263
Housekeeping supplies	34	30	55	19	43
Household textiles	12	³ 5	12	³ 16	³ 10
Appliances and miscellaneous housewares	22	33	24	16	³ 22
Major appliances	7	18	³ 9	³ 2	³ 5
Small appliances and miscellaneous housewares	15	³ 14	³ 15	14	³ 18
Miscellaneous household equipment	57	54	71	40	77
Other housing	84	³ 76	121	49	112
Apparel and services	253	256	330	210	241
Males, 2 and over	71	86	105	59	40
Females, 2 and over	106	84	143	71	145
Children under 2	29	29	34	27	26
Other apparel products and services	48	57	49	53	29
Jewelry and watches	17	³ 21	³ 5	25	³ 15
All other apparel products and services ...	31	³ 37	³ 44	29	³ 14
Transportation	178	46	69	210	354
Health care	24	³ 10	³ 20	³ 13	³ 61
Entertainment	157	127	297	103	121
Toys, games, arts and crafts, and tricycles	72	³ 58	³ 139	³ 56	³ 40
Other entertainment	85	69	159	47	81
Personal care products and services	22	³ 13	28	24	³ 23
Reading	2	2	2	2	³ 1
Education	142	351	148	44	129
All other gifts	172	235	96	164	216

¹ Value is less than or equal to 0.5.

² No data reported.

³ Data are likely to have large sampling errors.
n.a. Not applicable.