

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	24,570	5,081	5,577	8,972	4,939
Consumer unit characteristics:					
Income before taxes .....	\$40,574	\$41,084	\$39,842	\$39,269	\$43,249
Income after taxes .....	39,841	40,437	39,021	38,631	42,351
Age of reference person .....	74.9	75.4	75.5	74.4	74.8
Average number in consumer unit:					
Persons .....	1.7	1.6	1.6	1.8	1.8
Children under 18 .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1
Persons 65 and older .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.5	.4	.5	.5	.5
Vehicles .....	1.6	1.3	1.8	1.7	1.8
Percent distribution:					
Sex of reference person:					
Male .....	43	38	42	43	50
Female .....	57	62	58	57	50
Housing tenure:					
Homeowner .....	80	74	82	84	78
With mortgage .....	22	18	19	22	28
Without mortgage .....	58	56	63	62	50
Renter .....	20	26	18	16	22
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	6	1	8	10
Not Hispanic or Latino .....	94	94	99	92	90
Education of reference person:					
Elementary (1-8) .....	9	8	8	12	7
High school (9-12) .....	44	52	45	45	34
College .....	46	39	46	42	59
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1	1
At least one vehicle owned or leased .....	84	76	88	87	85
Average annual expenditures .....	\$37,178	\$40,027	\$35,521	\$34,379	\$41,046
Food .....	4,728	5,202	4,276	4,501	5,101
Food at home .....	3,084	3,321	2,843	2,972	3,279
Cereals and bakery products .....	427	461	400	428	420
Cereals and cereal products .....	130	141	121	130	129
Bakery products .....	297	320	279	298	291
Meats, poultry, fish, and eggs .....	690	750	601	665	759
Beef .....	199	185	177	176	271
Pork .....	139	140	138	154	116
Other meats .....	97	123	96	86	89
Poultry .....	102	118	83	106	101
Fish and seafood .....	113	140	73	106	138
Eggs .....	40	45	34	38	44
Dairy products .....	331	361	310	320	340
Fresh milk and cream .....	117	134	106	120	108
Other dairy products .....	213	227	203	200	232
Fruits and vegetables .....	597	649	563	557	644
Fresh fruits .....	207	227	196	180	244
Fresh vegetables .....	188	213	171	169	212
Processed fruits .....	102	111	100	97	104
Processed vegetables .....	99	98	96	112	84

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, 2009-2010 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home .....	\$1,040	\$1,100	\$970	\$1,001	\$1,116
Sugar and other sweets .....	121	113	129	121	120
Fats and oils .....	89	96	86	93	78
Miscellaneous foods .....	539	595	507	496	587
Nonalcoholic beverages .....	248	249	202	255	281
Food prepared by consumer unit on out-of-town trips .....	43	46	47	35	49
Food away from home .....	1,643	1,880	1,433	1,529	1,821
Alcoholic beverages .....	294	322	256	254	370
Housing .....	13,105	15,038	12,111	11,516	15,106
Shelter .....	7,100	8,746	6,485	5,656	8,723
Owned dwellings .....	4,860	5,652	4,605	4,095	5,721
Mortgage interest and charges .....	1,319	1,041	888	1,162	2,378
Property taxes .....	1,856	2,896	2,072	1,282	1,587
Maintenance, repairs, insurance, other expenses .....	1,684	1,715	1,645	1,651	1,756
Rented dwellings .....	1,627	2,305	1,222	1,103	2,340
Other lodging .....	613	789	659	457	662
Utilities, fuels, and public services .....	3,342	3,585	3,224	3,402	3,117
Natural gas .....	477	649	729	270	393
Electricity .....	1,304	1,132	1,125	1,627	1,098
Fuel oil and other fuels .....	199	519	130	112	106
Telephone services .....	871	885	816	905	856
Water and other public services .....	490	400	425	487	663
Household operations .....	851	918	625	737	1,247
Personal services .....	142	<sup>3</sup> 157	<sup>3</sup> 24	83	369
Other household expenses .....	709	761	601	654	878
Housekeeping supplies .....	673	614	665	674	734
Laundry and cleaning supplies .....	138	115	148	134	158
Other household products .....	375	349	368	381	394
Postage and stationery .....	160	149	149	160	182
Household furnishings and equipment .....	1,138	1,174	1,111	1,047	1,285
Household textiles .....	99	95	110	93	104
Furniture .....	219	225	232	194	245
Floor coverings .....	29	29	45	29	11
Major appliances .....	177	148	172	213	146
Small appliances, miscellaneous housewares .....	92	98	90	84	101
Miscellaneous household equipment .....	522	579	462	433	678
Apparel and services .....	1,016	1,235	799	943	1,145
Men and boys .....	213	301	189	178	209
Men, 16 and over .....	189	270	165	154	193
Boys, 2 to 15 .....	24	31	24	24	16
Women and girls .....	437	487	314	433	517
Women, 16 and over .....	405	456	280	395	499
Girls, 2 to 15 .....	32	31	33	39	19
Children under 2 .....	27	28	21	31	26
Footwear .....	186	228	136	181	203
Other apparel products and services .....	153	191	140	120	189
Transportation .....	5,325	5,454	5,310	5,309	5,234
Vehicle purchases (net outlay) .....	1,678	1,840	1,875	1,749	1,162
Cars and trucks, new .....	953	1,337	1,108	917	448
Cars and trucks, used .....	707	503	767	783	713
Other vehicles .....	<sup>3</sup> 18	( <sup>4</sup> )	( <sup>4</sup> )	<sup>3</sup> 49	<sup>3</sup> 1
Gasoline and motor oil .....	1,319	1,099	1,302	1,411	1,397

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, 2009-2010 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,963	\$2,092	\$1,810	\$1,891	\$2,131
Vehicle finance charges .....	116	91	100	136	124
Maintenance and repairs .....	583	547	582	536	706
Vehicle insurance .....	952	1,055	791	998	941
Vehicle rental, leases, licenses, and other charges .....	312	398	338	222	359
Public transportation .....	365	423	323	258	544
Healthcare .....	4,845	4,852	5,222	4,442	5,136
Health insurance .....	3,056	3,079	3,381	2,833	3,071
Medical services .....	808	786	812	659	1,098
Drugs .....	816	817	855	829	747
Medical supplies .....	164	170	174	122	221
Entertainment .....	1,976	1,994	1,693	1,933	2,346
Fees and admissions .....	385	393	323	343	518
Audio and visual equipment and services ....	797	829	724	802	837
Pets, toys, hobbies, and playground equipment .....	546	577	506	560	537
Other entertainment supplies, equipment, and services .....	247	196	140	229	454
Personal care products and services .....	524	520	455	492	648
Reading .....	143	187	149	100	170
Education .....	177	219	220	143	148
Tobacco products and smoking supplies .....	217	207	222	242	177
Miscellaneous .....	718	874	689	640	716
Cash contributions .....	2,249	2,046	2,080	2,151	2,825
Personal insurance and pensions .....	1,864	1,877	2,039	1,713	1,926
Life and other personal insurance .....	317	315	394	269	319
Pensions and Social Security .....	1,547	1,562	1,645	1,444	1,607
Sources of income and personal taxes:					
Money income before taxes .....	40,574	41,084	39,842	39,269	43,249
Wages and salaries .....	12,704	13,229	11,507	12,085	14,642
Self-employment income .....	1,090	1,227	1,775	1,251	-117
Social Security, private and government retirement .....	23,361	22,953	23,496	22,990	24,302
Interest, dividends, rental income, other property income .....	2,616	2,712	2,588	2,258	3,200
Unemployment and workers' compensation, veterans' benefits .....	200	231	159	117	366
Public assistance, supplemental security income, food stamps .....	281	276	157	284	419
Regular contributions for support .....	158	<sup>3</sup> 115	78	137	330
Other income .....	164	341	81	146	106
Personal taxes .....	733	647	820	638	897
Federal income taxes .....	446	300	518	349	693
2008 Tax stimulus (thru Q20091) .....	<sup>3,-1</sup>	<sup>3,-1</sup>	<sup>3,-1</sup>	<sup>3,-1</sup>	<sup>(4)</sup>
State and local income taxes .....	88	88	120	60	104
Other taxes .....	199	260	184	229	100

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, 2009-2010 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Income after taxes .....	39,841	40,437	39,021	38,631	42,351
Addenda:					
Net change in total assets and liabilities .....	-\$1,262	-\$2,366	-\$2,251	\$2,569	-\$5,971
Net change in total assets .....	1,364	-490	89	3,198	1,379
Net change in total liabilities .....	2,626	1,877	2,339	629	7,349
Other financial information:					
Other money receipts .....	673	580	661	451	1,186
Mortgage principal paid on owned property .....	-1,129	-1,034	-927	-1,048	-1,603
Estimated market value of owned home .....	178,449	206,926	141,336	146,203	249,634
Estimated monthly rental value of owned home .....	935	1,044	794	853	1,132
Gifts of goods and services .....	865	763	873	785	1,109
Food .....	62	70	66	49	71
Alcoholic beverages .....	13	3	16	14	18
Housing .....	190	194	157	174	249
Housekeeping supplies .....	30	22	33	27	42
Household textiles .....	9	15	6	6	13
Appliances and miscellaneous housewares .....	20	20	18	19	24
Major appliances .....	5	7	7	4	34
Small appliances and miscellaneous housewares .....	15	14	11	16	20
Miscellaneous household equipment .....	50	84	30	42	48
Other housing .....	80	53	71	78	122
Apparel and services .....	192	206	176	205	174
Males, 2 and over .....	52	76	52	50	32
Females, 2 and over .....	83	70	70	88	98
Children under 2 .....	25	27	19	28	23
Other apparel products and services .....	33	34	35	39	21
Jewelry and watches .....	10	8	9	12	8
All other apparel products and services .....	23	25	26	27	313
Transportation .....	101	25	82	112	179
Health care .....	34	37	26	26	100
Entertainment .....	88	100	68	92	93
Toys, games, arts and crafts, and tricycles .....	31	50	26	34	316
Other entertainment .....	57	50	43	59	77
Personal care products and services .....	14	17	6	18	13
Reading .....	2	2	2	1	2
Education .....	60	82	94	46	23
All other gifts .....	110	69	180	46	187

<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, 2011