

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

| Item | Total 65 and over | Northeast | Midwest | South | West |
|--|-------------------------|------------------|----------|----------|----------|
| Number of consumer units (in thousands) | 23,204 | 4,690 | 5,384 | 8,349 | 4,780 |
| Consumer unit characteristics: | | | | | |
| Income before taxes | \$39,153 | \$38,086 | \$38,125 | \$37,479 | \$44,284 |
| Income after taxes | 37,976 | 36,892 | 37,357 | 36,415 | 42,464 |
| Age of reference person | 75.2 | 76.0 | 75.1 | 74.9 | 74.8 |
| Average number in consumer unit: | | | | | |
| Persons | 1.7 | 1.6 | 1.7 | 1.8 | 1.7 |
| Children under 18 | .1 | (¹) | .1 | .1 | .1 |
| Persons 65 and over | 1.4 | 1.3 | 1.4 | 1.4 | 1.4 |
| Earners | .5 | .4 | .5 | .5 | .5 |
| Vehicles | 1.6 | 1.2 | 1.7 | 1.6 | 1.7 |
| Percent distribution: | | | | | |
| Sex of reference person: | | | | | |
| Male | 42 | 38 | 43 | 43 | 45 |
| Female | 58 | 62 | 57 | 57 | 55 |
| Housing tenure: | | | | | |
| Homeowner | 80 | 72 | 80 | 84 | 80 |
| With mortgage | 21 | 13 | 19 | 22 | 27 |
| Without mortgage | 59 | 59 | 62 | 61 | 53 |
| Renter | 20 | 28 | 20 | 16 | 20 |
| Race of reference person: | | | | | |
| Black or African-American | 9 | 7 | 7 | 14 | 3 |
| White, Asian, and all other races | 91 | 93 | 93 | 86 | 97 |
| Hispanic or Latino origin of reference person: | | | | | |
| Hispanic or Latino | 6 | 5 | 2 | 6 | 11 |
| Not Hispanic or Latino | 94 | 95 | 98 | 94 | 89 |
| Education of reference person: | | | | | |
| Elementary (1-8) | 11 | 10 | 8 | 16 | 8 |
| High school (9-12) | 45 | 52 | 54 | 43 | 33 |
| College | 43 | 38 | 37 | 40 | 58 |
| Never attended and other | 1 | (²) | 1 | 1 | 1 |
| At least one vehicle owned or leased | 83 | 73 | 88 | 86 | 84 |
| Average annual expenditures | \$35,994 | \$35,382 | \$34,184 | \$33,390 | \$43,276 |
| Food | 4,417 | 4,430 | 4,199 | 4,206 | 5,043 |
| Food at home | 2,783 | 2,761 | 2,606 | 2,757 | 3,073 |
| Cereals and bakery products | 388 | 384 | 371 | 385 | 417 |
| Cereals and cereal products | 109 | 102 | 100 | 111 | 125 |
| Bakery products | 279 | 282 | 271 | 274 | 292 |
| Meats, poultry, fish, and eggs | 623 | 641 | 586 | 626 | 643 |
| Beef | 175 | 158 | 186 | 177 | 176 |
| Pork | 131 | 121 | 122 | 148 | 124 |
| Other meats | 82 | 95 | 85 | 75 | 74 |
| Poultry | 98 | 104 | 78 | 105 | 105 |
| Fish and seafood | 102 | 125 | 87 | 86 | 124 |
| Eggs | 35 | 37 | 27 | 35 | 40 |
| Dairy products | 313 | 302 | 297 | 310 | 349 |
| Fresh milk and cream | 120 | 118 | 113 | 127 | 116 |
| Other dairy products | 193 | 183 | 184 | 183 | 234 |
| Fruits and vegetables | 532 | 545 | 483 | 521 | 599 |
| Fresh fruits | 182 | 194 | 167 | 171 | 210 |
| Fresh vegetables | 168 | 173 | 149 | 169 | 187 |
| Processed fruits | 100 | 106 | 93 | 94 | 114 |
| Processed vegetables | 81 | 73 | 74 | 87 | 89 |

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, 2006-2007 — Continued

| Item | Total 65 and over | Northeast | Midwest | South | West |
|--|-------------------------|------------------|------------------|--------|------------------|
| Other food at home | \$928 | \$889 | \$870 | \$914 | \$1,064 |
| Sugar and other sweets | 118 | 114 | 120 | 110 | 135 |
| Fats and oils | 81 | 75 | 75 | 86 | 86 |
| Miscellaneous foods | 460 | 432 | 425 | 462 | 532 |
| Nonalcoholic beverages | 235 | 233 | 221 | 233 | 256 |
| Food prepared by consumer unit on out-of-town trips | 34 | 36 | 29 | 24 | 55 |
| Food away from home | 1,634 | 1,669 | 1,593 | 1,449 | 1,970 |
| Alcoholic beverages | 274 | 254 | 253 | 226 | 405 |
| Housing | 12,133 | 13,010 | 11,527 | 10,795 | 14,319 |
| Shelter | 6,470 | 7,647 | 6,010 | 5,168 | 8,107 |
| Owned dwellings | 4,313 | 4,596 | 4,130 | 3,706 | 5,300 |
| Mortgage interest and charges | 1,312 | 816 | 1,059 | 1,262 | 2,170 |
| Property taxes | 1,612 | 2,363 | 1,764 | 1,177 | 1,466 |
| Maintenance, repairs, insurance, other expenses | 1,389 | 1,418 | 1,308 | 1,267 | 1,664 |
| Rented dwellings | 1,634 | 2,255 | 1,395 | 1,132 | 2,172 |
| Other lodging | 523 | 796 | 485 | 330 | 635 |
| Utilities, fuels, and public services | 3,063 | 3,226 | 3,009 | 3,139 | 2,832 |
| Natural gas | 502 | 639 | 734 | 323 | 418 |
| Electricity | 1,165 | 1,030 | 1,022 | 1,422 | 1,008 |
| Fuel oil and other fuels | 192 | 497 | 139 | 99 | 118 |
| Telephone services | 788 | 736 | 750 | 853 | 769 |
| Water and other public services | 416 | 322 | 365 | 442 | 519 |
| Household operations | 773 | 692 | 671 | 759 | 990 |
| Personal services | 155 | 106 | 204 | 140 | 176 |
| Other household expenses | 617 | 586 | 467 | 620 | 814 |
| Housekeeping supplies | 558 | 463 | 579 | 557 | 637 |
| Laundry and cleaning supplies | 114 | 83 | 120 | 126 | 117 |
| Other household products | 293 | 247 | 274 | 319 | 321 |
| Postage and stationery | 151 | 133 | 184 | 113 | 198 |
| Household furnishings and equipment | 1,269 | 982 | 1,259 | 1,171 | 1,753 |
| Household textiles | 140 | 98 | 121 | 109 | 258 |
| Furniture | 259 | 178 | 302 | 238 | 328 |
| Floor coverings | 47 | 64 | 38 | 37 | 59 |
| Major appliances | 191 | 211 | 157 | 189 | 215 |
| Small appliances, miscellaneous housewares | 86 | 70 | 79 | 70 | 139 |
| Miscellaneous household equipment | 546 | 361 | 562 | 528 | 754 |
| Apparel and services | 987 | 1,041 | 974 | 915 | 1,075 |
| Men and boys | 209 | 215 | 185 | 206 | 239 |
| Men, 16 and over | 188 | 195 | 159 | 183 | 225 |
| Boys, 2 to 15 | 21 | 20 | 26 | 23 | 14 |
| Women and girls | 454 | 502 | 497 | 385 | 471 |
| Women, 16 and over | 423 | 471 | 461 | 355 | 443 |
| Girls, 2 to 15 | 31 | 31 | 37 | 30 | 27 |
| Children under 2 | 22 | 23 | 26 | 18 | 21 |
| Footwear | 147 | 113 | 145 | 170 | 146 |
| Other apparel products and services | 156 | 189 | 120 | 136 | 198 |
| Transportation | 5,831 | 4,936 | 5,218 | 5,821 | 7,431 |
| Vehicle purchases (net outlay) | 2,138 | 1,626 | 1,738 | 2,357 | 2,707 |
| Cars and trucks, new | 1,296 | 805 | 982 | 1,502 | 1,770 |
| Cars and trucks, used | 828 | 820 | 756 | 815 | 937 |
| Other vehicles | 315 | (⁴) | (⁴) | 340 | (⁴) |
| Gasoline and motor oil | 1,411 | 1,130 | 1,401 | 1,516 | 1,514 |

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, 2006-2007 — Continued

| Item | Total 65 and over | Northeast | Midwest | South | West |
|---|-------------------------|-----------|-----------------|---------|------------------|
| Other vehicle expenses | \$1,866 | \$1,714 | \$1,766 | \$1,678 | \$2,472 |
| Vehicle finance charges | 122 | 102 | 101 | 130 | 154 |
| Maintenance and repairs | 526 | 452 | 445 | 546 | 658 |
| Vehicle insurance | 942 | 823 | 938 | 835 | 1,264 |
| Vehicle rental, leases, licenses, and other charges | 275 | 337 | 282 | 168 | 395 |
| Public transportation | 417 | 467 | 312 | 271 | 738 |
| Healthcare | 4,482 | 4,050 | 4,803 | 4,334 | 4,813 |
| Health insurance | 2,694 | 2,589 | 2,988 | 2,560 | 2,699 |
| Medical services | 754 | 645 | 730 | 677 | 1,024 |
| Drugs | 873 | 687 | 951 | 935 | 863 |
| Medical supplies | 162 | 129 | 133 | 162 | 227 |
| Entertainment | 1,821 | 1,535 | 1,589 | 1,548 | 2,849 |
| Fees and admissions | 428 | 439 | 407 | 274 | 718 |
| Audio and visual equipment and services | 679 | 693 | 622 | 683 | 722 |
| Pets, toys, hobbies, and playground equipment | 354 | 287 | 326 | 383 | 405 |
| Other entertainment supplies, equipment, and services | 360 | 117 | 234 | 209 | 1,004 |
| Personal care products and services | 502 | 468 | 460 | 504 | 584 |
| Reading | 140 | 145 | 158 | 111 | 164 |
| Education | 256 | 456 | 182 | 164 | 303 |
| Tobacco products and smoking supplies | 174 | 165 | 174 | 184 | 162 |
| Miscellaneous | 716 | 733 | 669 | 629 | 909 |
| Cash contributions | 2,429 | 2,412 | 2,338 | 2,027 | 3,251 |
| Personal insurance and pensions | 1,832 | 1,746 | 1,640 | 1,925 | 1,967 |
| Life and other personal insurance | 314 | 402 | 314 | 310 | 234 |
| Pensions and Social Security | 1,517 | 1,344 | 1,326 | 1,615 | 1,733 |
| Sources of income and personal taxes: | | | | | |
| Money income before taxes | 39,153 | 38,086 | 38,125 | 37,479 | 44,284 |
| Wages and salaries | 11,878 | 12,275 | 10,683 | 11,643 | 13,245 |
| Self-employment income | 1,927 | 1,531 | 2,050 | 1,715 | 2,547 |
| Social Security, private and government retirement | 21,283 | 20,040 | 22,109 | 20,379 | 23,154 |
| Interest, dividends, rental income, other property income | 3,394 | 3,492 | 2,920 | 3,014 | 4,499 |
| Unemployment and workers' compensation, veterans' benefits | 163 | 181 | ³ 29 | 266 | ³ 116 |
| Public assistance, supplemental security income, food stamps | 256 | 247 | 204 | 218 | 390 |
| Regular contributions for support | 152 | 234 | 73 | 131 | 197 |
| Other income | 100 | 87 | 57 | 113 | 137 |
| Personal taxes | 1,177 | 1,195 | 767 | 1,064 | 1,821 |
| Federal income taxes | 782 | 669 | 440 | 738 | 1,357 |
| State and local income taxes | 150 | 144 | 99 | 94 | 310 |
| Other taxes | 245 | 382 | 229 | 232 | 154 |
| Income after taxes | 37,976 | 36,892 | 37,357 | 36,415 | 42,464 |

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, 2006-2007 — Continued

| Item | Total 65 and over | Northeast | Midwest | South | West |
|---|-------------------------|-----------------|-----------------|----------------|-----------------|
| Addenda: | | | | | |
| Net change in total assets and liabilities | - \$1,072 | - \$44 | - \$1,784 | - \$275 | - \$2,672 |
| Net change in total assets | 2,907 | 4,206 | 1,859 | 3,782 | 1,285 |
| Net change in total liabilities | 3,979 | 4,250 | 3,643 | 4,057 | 3,957 |
| Other financial information: | | | | | |
| Other money receipts | 713 | 467 | 589 | 881 | 800 |
| Mortgage principal paid on owned property | -1,060 | -681 | -1,303 | -1,002 | -1,258 |
| Estimated market value of owned home | 204,091 | 215,270 | 141,408 | 157,020 | 345,957 |
| Estimated monthly rental value of owned home | 947 | 961 | 767 | 879 | 1,257 |
| Gifts of goods and services | 1,070 | 1,204 | 1,088 | 805 | 1,371 |
| Food | 74 | 80 | 85 | 64 | 72 |
| Alcoholic beverages | 10 | 14 | 2 | 5 | 23 |
| Housing | 183 | 183 | 225 | 125 | 234 |
| Housekeeping supplies | 29 | 23 | 46 | 18 | 32 |
| Household textiles | 9 | ³ 3 | 14 | 9 | 9 |
| Appliances and miscellaneous housewares | 20 | 24 | 22 | 14 | 27 |
| Major appliances | 6 | 16 | ³ 5 | ³ 2 | ³ 4 |
| Small appliances and miscellaneous housewares | 15 | 9 | 17 | 12 | 23 |
| Miscellaneous household equipment | 40 | 35 | 50 | 28 | 56 |
| Other housing | 84 | 97 | 93 | 57 | 109 |
| Apparel and services | 183 | 176 | 209 | 170 | 178 |
| Males, 2 and over | 48 | 44 | 66 | 49 | 30 |
| Females, 2 and over | 74 | 77 | 91 | 52 | 91 |
| Children under 2 | 21 | 21 | 25 | 18 | 21 |
| Other apparel products and services | 39 | 35 | 26 | 52 | 36 |
| Jewelry and watches | 14 | 12 | 4 | 22 | 14 |
| All other apparel products and services | 25 | ³ 23 | ³ 22 | 29 | ³ 23 |
| Transportation | 139 | 35 | 138 | 152 | 223 |
| Health care | 62 | ³ 96 | ³ 32 | 11 | 154 |
| Entertainment | 96 | 71 | 168 | 66 | 87 |
| Toys, games, arts and crafts, and tricycles | 43 | ³ 29 | 76 | 37 | ³ 26 |
| Other entertainment | 53 | 42 | 92 | 29 | 60 |
| Personal care products and services | 13 | 8 | 15 | 15 | 14 |
| Reading | 2 | 2 | 2 | 1 | 3 |
| Education | 174 | 380 | 137 | 87 | 164 |
| All other gifts | 134 | 159 | 77 | 109 | 220 |

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.

⁴ No data reported.
n.a. Not applicable.