

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	11,635	2,183	2,674	4,387	2,390
Consumer unit characteristics:					
Income before taxes .....	\$45,637	\$43,909	\$44,588	\$40,880	\$57,122
Income after taxes .....	44,142	42,565	43,426	39,610	54,699
Age of reference person .....	69.1	69.3	69.1	69.1	68.9
Average number in consumer unit:					
Persons .....	1.9	1.8	1.8	1.9	1.9
Children under 18 .....	.1	.1	.1	.1	.1
Persons 65 and over .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.7	.7	.7	.6	.7
Vehicles .....	1.9	1.5	2.0	1.8	2.1
Percent distribution:					
Sex of reference person:					
Male .....	48	46	47	46	53
Female .....	52	54	53	54	47
Housing tenure:					
Homeowner .....	83	75	86	84	84
With mortgage .....	28	19	26	29	39
Without mortgage .....	55	56	60	56	45
Renter .....	17	25	14	16	16
Race of reference person:					
Black or African-American .....	10	10	8	15	3
White, Asian, and all other races .....	90	90	92	85	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	6	6	2	7	10
Not Hispanic or Latino .....	94	94	98	93	90
Education of reference person:					
Elementary (1-8) .....	9	8	6	14	4
High school (9-12) .....	42	48	50	42	28
College .....	48	44	43	43	67
Never attended and other .....	1	( <sup>1</sup> )	1	1	1
At least one vehicle owned or leased .....	90	82	93	90	93
Average annual expenditures .....	\$39,796	\$39,460	\$36,967	\$36,785	\$48,740
Food .....	5,036	5,334	4,763	4,627	5,768
Food at home .....	3,014	3,233	2,814	2,854	3,298
Cereals and bakery products .....	409	450	375	384	450
Cereals and cereal products .....	114	123	105	109	123
Bakery products .....	295	327	270	275	327
Meats, poultry, fish, and eggs .....	707	797	688	664	712
Beef .....	198	199	217	182	202
Pork .....	155	168	139	157	154
Other meats .....	91	109	101	77	86
Poultry .....	107	114	87	118	105
Fish and seafood .....	124	173	119	98	127
Eggs .....	32	35	25	32	38
Dairy products .....	337	351	298	332	373
Fresh milk and cream .....	124	128	108	129	129
Other dairy products .....	212	223	190	203	243
Fruits and vegetables .....	563	628	524	517	618
Fresh fruits .....	188	229	187	152	210
Fresh vegetables .....	182	196	157	174	209
Processed fruits .....	105	109	97	98	120
Processed vegetables .....	88	94	83	94	78

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, 2005-2006 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home .....	\$999	\$1,007	\$928	\$956	\$1,144
Sugar and other sweets .....	124	118	128	119	132
Fats and oils .....	84	87	74	82	94
Miscellaneous foods .....	488	510	453	468	541
Nonalcoholic beverages .....	252	248	230	252	282
Food prepared by consumer unit on out-of-town trips .....	51	44	44	35	96
Food away from home .....	2,021	2,100	1,950	1,774	2,470
Alcoholic beverages .....	332	377	274	225	542
Housing .....	12,896	13,072	12,173	11,840	15,511
Shelter .....	6,699	7,372	6,365	5,703	8,287
Owned dwellings .....	4,928	4,802	4,834	4,362	6,188
Mortgage interest and charges .....	1,789	1,234	1,512	1,622	2,912
Property taxes .....	1,714	2,298	1,946	1,321	1,643
Maintenance, repairs, insurance, other expenses .....	1,425	1,270	1,376	1,419	1,632
Rented dwellings .....	1,165	1,927	821	905	1,334
Other lodging .....	606	643	710	436	765
Utilities, fuels, and public services .....	3,195	3,336	3,221	3,250	2,936
Natural gas .....	515	697	792	322	393
Electricity .....	1,214	1,031	1,061	1,478	1,068
Fuel oil and other fuels .....	183	474	117	103	140
Telephone services .....	867	827	847	911	847
Water and other public services .....	416	308	403	438	487
Household operations .....	698	505	545	737	977
Personal services .....	75	233	211	282	2170
Other household expenses .....	623	472	533	654	806
Housekeeping supplies .....	652	575	601	671	752
Laundry and cleaning supplies .....	127	89	115	157	127
Other household products .....	339	297	318	355	376
Postage and stationery .....	186	189	168	159	250
Household furnishings and equipment .....	1,652	1,283	1,442	1,479	2,560
Household textiles .....	177	104	124	137	377
Furniture .....	404	220	371	317	771
Floor coverings .....	43	62	41	32	48
Major appliances .....	237	281	227	218	245
Small appliances, miscellaneous housewares .....	109	107	110	110	111
Miscellaneous household equipment .....	681	510	569	666	1,008
Apparel and services .....	1,262	1,467	1,231	1,153	1,286
Men and boys .....	279	310	271	263	284
Men, 16 and over .....	246	281	237	226	258
Boys, 2 to 15 .....	33	29	34	38	26
Women and girls .....	583	737	567	546	513
Women, 16 and over .....	542	700	520	505	472
Girls, 2 to 15 .....	42	36	47	41	42
Children under 2 .....	29	38	37	23	25
Footwear .....	175	182	174	162	189
Other apparel products and services .....	196	200	182	158	276
Transportation .....	7,030	6,957	5,542	6,796	9,187
Vehicle purchases (net outlay) .....	2,944	3,018	1,631	3,102	4,056
Cars and trucks, new .....	1,988	2,077	994	1,999	3,001
Cars and trucks, used .....	949	917	637	1,097	1,055
Other vehicles .....	27	24	(1)	26	(1)
Gasoline and motor oil .....	1,668	1,433	1,656	1,656	1,917

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, 2005-2006 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,949	\$1,937	\$1,850	\$1,744	\$2,448
Vehicle finance charges .....	179	173	126	186	229
Maintenance and repairs .....	648	591	552	654	796
Vehicle insurance .....	772	785	756	718	876
Vehicle rental, leases, licenses, and other charges .....	351	387	415	186	546
Public transportation .....	469	568	404	295	767
Healthcare .....	4,278	3,956	4,442	4,121	4,684
Health insurance .....	2,537	2,482	2,768	2,383	2,612
Medical services .....	684	650	608	590	975
Drugs .....	907	698	948	980	923
Medical supplies .....	150	126	117	169	173
Entertainment .....	2,095	1,892	1,885	1,653	3,330
Fees and admissions .....	554	540	567	410	816
Audio and visual equipment and services ....	794	853	690	731	973
Pets, toys, hobbies, and playground equipment .....	335	327	262	342	412
Other entertainment supplies, equipment, and services .....	412	171	366	171	1,129
Personal care products and services .....	511	509	432	439	733
Reading .....	148	159	156	112	196
Education .....	265	297	243	181	417
Tobacco products and smoking supplies .....	235	272	238	226	213
Miscellaneous .....	1,001	1,049	812	941	1,276
Cash contributions .....	2,024	1,547	2,244	2,124	2,031
Personal insurance and pensions .....	2,682	2,572	2,531	2,347	3,566
Life and other personal insurance .....	406	380	337	483	368
Pensions and Social Security .....	2,276	2,192	2,195	1,865	3,198
Sources of income and personal taxes:					
Money income before taxes .....	45,637	43,909	44,588	40,880	57,122
Wages and salaries .....	16,758	17,033	15,520	15,186	20,778
Self-employment income .....	3,431	2,302	3,204	2,260	6,865
Social Security, private and government retirement .....	22,089	21,246	22,540	20,638	25,015
Interest, dividends, rental income, other property income .....	2,699	2,411	2,941	2,136	3,726
Unemployment and workers' compensation, veterans' benefits .....	122	2292	252	250	2174
Public assistance, supplemental security income, food stamps .....	294	374	166	309	337
Regular contributions for support .....	147	2187	280	162	161
Other income .....	98	263	84	140	267
Personal taxes .....	1,496	1,344	1,162	1,269	2,423
Federal income taxes .....	1,051	740	721	937	1,915
State and local income taxes .....	161	197	151	71	307
Other taxes .....	283	407	289	262	201
Income after taxes .....	44,142	42,565	43,426	39,610	54,699

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,  
2005-2006 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$4,379	- \$7,167	- \$1,980	- \$4,627	- \$4,059
Net change in total assets .....	3,990	4,294	3,924	2,837	5,903
Net change in total liabilities .....	8,369	11,461	5,904	7,464	9,962
Other financial information:					
Other money receipts .....	938	888	570	1,278	773
Mortgage principal paid on owned property .....	-1,767	-1,164	-2,395	-1,529	-2,053
Estimated market value of owned home .....	209,625	197,939	150,839	172,305	354,560
Estimated monthly rental value of owned home .....	1,010	992	859	890	1,413
Gifts of goods and services .....	1,146	1,045	1,144	927	1,651
Food .....	113	145	107	89	135
Alcoholic beverages .....	15	21	<sup>2</sup> 3	9	<sup>2</sup> 31
Housing .....	233	238	203	158	400
Housekeeping supplies .....	34	25	36	24	58
Household textiles .....	12	12	13	11	12
Appliances and miscellaneous housewares .....	29	70	25	19	16
Major appliances .....	12	47	<sup>2</sup> 9	<sup>2</sup> 2	<sup>2</sup> 3
Small appliances and miscellaneous housewares .....	17	<sup>2</sup> 23	<sup>2</sup> 15	17	<sup>2</sup> 13
Miscellaneous household equipment .....	64	39	50	53	125
Other housing .....	94	93	79	51	189
Apparel and services .....	256	197	313	278	212
Males, 2 and over .....	80	76	98	80	65
Females, 2 and over .....	111	62	146	129	91
Children under 2 .....	26	27	34	22	22
Other apparel products and services .....	39	33	35	47	34
Jewelry and watches .....	11	<sup>2</sup> 7	8	10	20
All other apparel products and services ...	28	<sup>2</sup> 26	<sup>2</sup> 26	37	<sup>2</sup> 15
Transportation .....	88	30	47	65	228
Health care .....	22	<sup>2</sup> 18	<sup>2</sup> 15	<sup>2</sup> 10	<sup>2</sup> 53
Entertainment .....	92	48	186	56	96
Toys, games, arts and crafts, and tricycles	33	30	39	31	35
Other entertainment .....	59	18	147	25	60
Personal care products and services .....	19	<sup>2</sup> 3	14	15	47
Reading .....	2	1	4	2	1
Education .....	134	195	130	86	170
All other gifts .....	172	149	122	158	278

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

<sup>2</sup> Data are likely to have large sampling errors.

n.a. Not applicable.