

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,786	4,812	5,481	8,018	4,475
Consumer unit characteristics:					
Income before taxes .....	\$36,034	\$35,536	\$34,750	\$33,553	\$42,587
Income after taxes .....	35,101	34,790	34,067	32,568	41,241
Age of reference person .....	75.3	75.7	75.5	74.8	75.3
Average number in consumer unit:					
Persons .....	1.7	1.7	1.6	1.7	1.8
Children under 18 .....	.1	( <sup>1</sup> )	( <sup>1</sup> )	.1	.1
Persons 65 and over .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.5	.4	.5	.4	.5
Vehicles .....	1.5	1.2	1.7	1.6	1.7
Percent distribution:					
Sex of reference person:					
Male .....	45	44	44	43	49
Female .....	55	56	56	57	51
Housing tenure:					
Homeowner .....	80	75	83	83	79
With mortgage .....	19	14	16	19	27
Without mortgage .....	62	61	67	63	53
Renter .....	20	25	17	17	21
Race of reference person:					
Black or African-American .....	9	9	7	14	4
White, Asian, and all other races .....	91	91	93	86	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	5	4	1	5	12
Not Hispanic or Latino .....	95	96	99	95	88
Education of reference person:					
Elementary (1-8) .....	12	10	10	16	7
High school (9-12) .....	45	51	51	44	33
College .....	43	39	39	39	59
Never attended and other .....	1	1	( <sup>2</sup> )	1	1
At least one vehicle owned or leased .....	83	75	86	86	85
Average annual expenditures .....	\$31,913	\$32,057	\$30,897	\$29,127	\$37,852
Food .....	4,183	4,427	3,762	4,038	4,648
Food at home .....	2,662	2,840	2,369	2,600	2,906
Cereals and bakery products .....	380	440	347	358	393
Cereals and cereal products .....	112	125	107	104	115
Bakery products .....	268	314	240	254	278
Meats, poultry, fish, and eggs .....	631	703	566	603	675
Beef .....	177	179	166	166	203
Pork .....	137	138	130	145	129
Other meats .....	85	99	92	72	85
Poultry .....	97	114	79	100	93
Fish and seafood .....	103	136	72	87	129
Eggs .....	33	36	27	33	37
Dairy products .....	310	329	272	312	330
Fresh milk and cream .....	118	119	110	122	121
Other dairy products .....	192	210	161	191	208
Fruits and vegetables .....	500	550	458	469	546
Fresh fruits .....	172	192	162	154	193
Fresh vegetables .....	157	179	129	144	188
Processed fruits .....	100	106	101	95	101
Processed vegetables .....	71	74	67	76	64

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, 2004-2005 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home .....	\$842	\$819	\$727	\$857	\$962
Sugar and other sweets .....	108	106	98	114	112
Fats and oils .....	74	74	67	74	81
Miscellaneous foods .....	422	414	349	436	486
Nonalcoholic beverages .....	202	199	172	212	221
Food prepared by consumer unit on out-of-town trips .....	35	26	42	21	63
Food away from home .....	1,521	1,587	1,393	1,437	1,742
Alcoholic beverages .....	254	328	182	194	358
Housing .....	10,673	11,682	9,919	9,417	12,722
Shelter .....	5,600	6,546	5,192	4,518	7,024
Owned dwellings .....	3,730	4,310	3,466	3,216	4,352
Mortgage interest and charges .....	978	829	690	938	1,562
Property taxes .....	1,468	2,155	1,617	1,048	1,299
Maintenance, repairs, insurance, other expenses .....	1,285	1,327	1,159	1,230	1,491
Rented dwellings .....	1,444	1,861	1,201	1,008	2,074
Other lodging .....	426	375	525	294	597
Utilities, fuels, and public services .....	2,703	2,859	2,699	2,693	2,559
Natural gas .....	467	642	655	280	382
Electricity .....	995	860	909	1,189	898
Fuel oil and other fuels .....	181	407	132	122	102
Telephone services .....	716	685	681	765	703
Water and other public services .....	345	265	321	338	474
Household operations .....	671	724	567	598	873
Personal services .....	153	294	101	95	169
Other household expenses .....	517	430	465	502	703
Housekeeping supplies .....	522	514	477	516	586
Laundry and cleaning supplies .....	109	93	99	119	118
Other household products .....	260	257	255	252	279
Postage and stationery .....	153	164	123	145	188
Household furnishings and equipment .....	1,177	1,040	985	1,092	1,681
Household textiles .....	122	155	74	97	184
Furniture .....	262	225	220	223	423
Floor coverings .....	35	31	26	22	76
Major appliances .....	192	180	166	167	272
Small appliances, miscellaneous housewares .....	92	75	91	87	119
Miscellaneous household equipment .....	474	374	408	497	607
Apparel and services .....	930	1,027	785	900	1,048
Men and boys .....	197	172	177	204	231
Men, 16 and over .....	174	147	159	181	206
Boys, 2 to 15 .....	23	25	18	23	25
Women and girls .....	439	546	353	443	424
Women, 16 and over .....	413	517	323	419	401
Girls, 2 to 15 .....	26	29	30	24	23
Children under 2 .....	21	32	22	16	20
Footwear .....	141	145	125	131	171
Other apparel products and services .....	131	132	108	105	202
Transportation .....	4,977	4,743	4,737	4,554	6,277
Vehicle purchases (net outlay) .....	1,946	1,941	1,843	1,749	2,428
Cars and trucks, new .....	1,206	1,191	1,310	911	1,623
Cars and trucks, used .....	734	729	533	835	805
Other vehicles .....	36	322	( <sup>4</sup> )	33	( <sup>4</sup> )
Gasoline and motor oil .....	1,086	909	1,066	1,133	1,216

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, 2004-2005 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,566	\$1,467	\$1,530	\$1,434	\$1,948
Vehicle finance charges .....	112	90	106	127	119
Maintenance and repairs .....	513	434	479	474	706
Vehicle insurance .....	683	676	653	658	770
Vehicle rental, leases, licenses, and other charges .....	257	266	292	175	353
Public transportation .....	380	427	298	238	685
Healthcare .....	4,052	3,802	4,400	3,780	4,374
Health insurance .....	2,224	2,168	2,453	2,098	2,230
Medical services .....	726	725	749	541	1,032
Drugs .....	953	789	1,059	985	935
Medical supplies .....	148	120	139	155	177
Entertainment .....	1,472	1,280	1,239	1,318	2,230
Fees and admissions .....	386	311	388	313	596
Audio and visual equipment and services ....	597	644	525	559	701
Pets, toys, hobbies, and playground equipment .....	218	218	184	200	291
Other entertainment supplies, equipment, and services .....	270	107	143	246	642
Personal care products and services .....	465	479	413	418	593
Reading .....	145	157	153	110	184
Education .....	243	345	233	191	239
Tobacco products and smoking supplies .....	155	172	141	160	146
Miscellaneous .....	739	723	752	627	934
Cash contributions .....	1,941	1,444	2,640	1,755	1,953
Personal insurance and pensions .....	1,684	1,448	1,541	1,665	2,145
Life and other personal insurance .....	388	249	293	526	406
Pensions and Social Security .....	1,296	1,199	1,248	1,139	1,740
Sources of income and personal taxes:					
Money income before taxes .....	36,034	35,536	34,750	33,553	42,587
Wages and salaries .....	10,405	11,552	9,083	9,957	11,593
Self-employment income .....	2,247	1,142	2,022	1,778	4,552
Social Security, private and government retirement .....	20,098	19,653	20,494	19,293	21,533
Interest, dividends, rental income, other property income .....	2,731	2,596	2,798	2,035	4,041
Unemployment and workers' compensation, veterans' benefits .....	87	138	39	62	134
Public assistance, supplemental security income, food stamps .....	216	199	87	194	430
Regular contributions for support .....	154	136	163	150	169
Other income .....	97	119	65	84	135
Personal taxes .....	933	745	684	985	1,345
Federal income taxes .....	625	359	330	741	1,065
State and local income taxes .....	94	90	99	51	167
Other taxes .....	214	296	255	193	114
Income after taxes .....	35,101	34,790	34,067	32,568	41,241

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, 2004-2005 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$4,026	- \$2,429	- \$2,084	- \$5,320	- \$5,806
Net change in total assets .....	490	261	889	-454	1,934
Net change in total liabilities .....	4,516	2,690	2,973	4,867	7,740
Other financial information:					
Other money receipts .....	478	280	492	523	595
Mortgage principal paid on owned property .....	-882	-704	-738	-825	-1,355
Estimated market value of owned home .....	159,504	171,809	119,616	128,542	250,604
Estimated monthly rental value of owned home .....	850	898	723	747	1,138
Gifts of goods and services .....	944	904	1,003	756	1,242
Food .....	48	60	30	45	62
Alcoholic beverages .....	9	7	3	11	12
Housing .....	203	210	171	134	357
Housekeeping supplies .....	30	32	25	28	37
Household textiles .....	14	24	7	10	18
Appliances and miscellaneous housewares .....	28	39	26	21	33
Major appliances .....	11	21	<sup>3</sup> 6	7	14
Small appliances and miscellaneous housewares .....	17	18	20	14	19
Miscellaneous household equipment .....	40	37	51	31	45
Other housing .....	91	79	61	44	224
Apparel and services .....	175	158	161	181	196
Males, 2 and over .....	49	44	43	50	61
Females, 2 and over .....	76	65	77	82	79
Children under 2 .....	19	27	19	16	17
Other apparel products and services .....	30	21	22	34	40
Jewelry and watches .....	10	6	10	10	12
All other apparel products and services ...	20	<sup>3</sup> 16	<sup>3</sup> 11	24	28
Transportation .....	46	32	69	47	31
Health care .....	115	<sup>3</sup> 79	253	43	116
Entertainment .....	54	48	52	49	71
Toys, games, arts and crafts, and tricycles .....	24	22	19	23	36
Other entertainment .....	30	27	33	26	35
Personal care products and services .....	16	9	6	15	35
Reading .....	2	2	2	2	3
Education .....	159	248	153	124	132
All other gifts .....	117	51	102	106	227

<sup>1</sup> Value less than 0.05.

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

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

<sup>4</sup> No data reported.

n.a. Not applicable.