

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,927	4,687	5,370	8,315	4,554
Consumer unit characteristics:					
Income before taxes .....	\$37,461	\$36,055	\$36,734	\$34,064	\$45,968
Income after taxes .....	36,381	35,083	35,891	33,155	44,185
Age of reference person .....	75.2	75.9	75.2	74.9	74.9
Average number in consumer unit:					
Persons .....	1.7	1.6	1.7	1.7	1.8
Children under 18 .....	.1	( <sup>1</sup> )	.1	.1	.1
Persons 65 and over .....	1.4	1.3	1.4	1.4	1.4
Earners .....	.5	.4	.5	.4	.5
Vehicles .....	1.6	1.2	1.7	1.6	1.7
Percent distribution:					
Sex of reference person:					
Male .....	43	41	42	41	48
Female .....	57	59	58	59	52
Housing tenure:					
Homeowner .....	80	74	83	83	79
With mortgage .....	20	12	18	21	27
Without mortgage .....	61	62	65	62	52
Renter .....	20	26	17	17	21
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 .....	5	4	2	6	10
Not Hispanic or Latino .....	95	96	98	94	90
Education of reference person:					
Elementary (1-8) .....	11	10	8	17	7
High school (9-12) .....	45	52	54	43	30
College .....	43	38	38	40	62
Never attended and other .....	1	( <sup>2</sup> )	1	1	1
At least one vehicle owned or leased .....	84	75	88	85	85
Average annual expenditures .....	\$33,978	\$33,092	\$31,869	\$31,244	\$42,352
Food .....	4,241	4,384	3,924	4,012	4,869
Food at home .....	2,632	2,797	2,393	2,558	2,874
Cereals and bakery products .....	368	403	339	351	398
Cereals and cereal products .....	104	108	99	101	110
Bakery products .....	265	295	240	250	288
Meats, poultry, fish, and eggs .....	590	677	537	568	601
Beef .....	163	172	158	156	172
Pork .....	126	132	120	130	119
Other meats .....	80	104	79	68	75
Poultry .....	91	107	73	97	83
Fish and seafood .....	102	129	83	89	117
Eggs .....	29	32	23	28	34
Dairy products .....	300	310	272	300	326
Fresh milk and cream .....	116	118	106	123	114
Other dairy products .....	185	192	167	177	211
Fruits and vegetables .....	499	549	456	468	550
Fresh fruits .....	171	198	162	147	194
Fresh vegetables .....	155	173	131	147	176
Processed fruits .....	97	101	90	93	109
Processed vegetables .....	76	76	73	81	70

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, 2005-2006 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home .....	\$875	\$858	\$790	\$872	\$1,000
Sugar and other sweets .....	112	116	112	107	118
Fats and oils .....	72	71	66	73	80
Miscellaneous foods .....	440	426	385	449	504
Nonalcoholic beverages .....	213	214	190	220	226
Food prepared by consumer unit on out-of-town trips .....	37	31	37	23	71
Food away from home .....	1,609	1,588	1,531	1,454	1,995
Alcoholic beverages .....	255	263	194	202	414
Housing .....	11,435	11,753	10,677	10,352	13,992
Shelter .....	6,070	6,750	5,616	5,028	7,810
Owned dwellings .....	4,068	4,197	3,912	3,572	5,026
Mortgage interest and charges .....	1,193	761	975	1,156	1,962
Property taxes .....	1,548	2,143	1,754	1,140	1,439
Maintenance, repairs, insurance, other expenses .....	1,327	1,292	1,183	1,276	1,625
Rented dwellings .....	1,561	2,082	1,220	1,166	2,150
Other lodging .....	441	472	485	290	633
Utilities, fuels, and public services .....	2,911	3,026	2,898	2,970	2,698
Natural gas .....	498	640	746	322	381
Electricity .....	1,092	938	950	1,342	961
Fuel oil and other fuels .....	186	460	129	96	135
Telephone services .....	751	702	720	810	731
Water and other public services .....	383	285	352	400	490
Household operations .....	685	569	577	667	967
Personal services .....	109	361	132	88	167
Other household expenses .....	577	507	444	579	800
Housekeeping supplies .....	544	502	506	565	599
Laundry and cleaning supplies .....	109	88	100	125	115
Other household products .....	280	258	263	301	291
Postage and stationery .....	155	156	143	139	193
Household furnishings and equipment .....	1,225	906	1,080	1,122	1,919
Household textiles .....	127	80	111	100	242
Furniture .....	290	182	261	239	526
Floor coverings .....	37	41	33	32	49
Major appliances .....	206	198	172	184	293
Small appliances, miscellaneous housewares .....	87	73	100	77	102
Miscellaneous household equipment .....	478	332	403	490	706
Apparel and services .....	943	1,024	898	880	1,025
Men and boys .....	199	203	183	195	221
Men, 16 and over .....	178	185	160	171	205
Boys, 2 to 15 .....	21	19	23	24	16
Women and girls .....	432	495	415	417	412
Women, 16 and over .....	405	469	385	389	388
Girls, 2 to 15 .....	27	26	30	28	25
Children under 2 .....	21	29	23	16	19
Footwear .....	146	143	148	140	157
Other apparel products and services .....	145	153	129	112	215
Transportation .....	5,415	4,989	4,701	5,187	7,113
Vehicle purchases (net outlay) .....	2,155	1,973	1,675	2,180	2,860
Cars and trucks, new .....	1,377	1,175	1,072	1,379	1,942
Cars and trucks, used .....	774	787	603	798	918
Other vehicles .....	33	311	( <sup>4</sup> )	33	( <sup>4</sup> )
Gasoline and motor oil .....	1,284	1,073	1,270	1,309	1,470

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, 2005-2006 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,589	\$1,516	\$1,470	\$1,460	\$2,039
Vehicle finance charges .....	117	100	88	125	151
Maintenance and repairs .....	525	457	458	506	708
Vehicle insurance .....	674	656	631	649	787
Vehicle rental, leases, licenses, and other charges .....	274	303	292	180	393
Public transportation .....	388	427	286	237	743
Healthcare .....	4,262	4,021	4,545	3,926	4,795
Health insurance .....	2,462	2,455	2,701	2,271	2,535
Medical services .....	716	667	712	536	1,101
Drugs .....	932	784	1,006	956	955
Medical supplies .....	152	115	126	163	204
Entertainment .....	1,588	1,403	1,426	1,331	2,440
Fees and admissions .....	424	357	394	320	721
Audio and visual equipment and services ....	651	698	573	618	756
Pets, toys, hobbies, and playground equipment .....	244	222	206	240	322
Other entertainment supplies, equipment, and services .....	269	127	253	153	642
Personal care products and services .....	468	452	412	430	623
Reading .....	140	154	152	101	180
Education .....	215	250	167	169	320
Tobacco products and smoking supplies .....	168	181	165	169	157
Miscellaneous .....	800	736	709	727	1,107
Cash contributions .....	2,235	1,882	2,208	2,025	3,015
Personal insurance and pensions .....	1,810	1,597	1,693	1,734	2,303
Life and other personal insurance .....	351	294	282	457	297
Pensions and Social Security .....	1,459	1,303	1,411	1,277	2,006
Sources of income and personal taxes:					
Money income before taxes .....	37,461	36,055	36,734	34,064	45,968
Wages and salaries .....	11,134	10,705	10,346	10,484	13,693
Self-employment income .....	2,140	1,305	2,204	1,535	4,029
Social Security, private and government retirement .....	20,670	20,204	21,067	19,395	23,007
Interest, dividends, rental income, other property income .....	2,872	3,024	2,822	1,997	4,374
Unemployment and workers' compensation, veterans' benefits .....	118	174	334	114	167
Public assistance, supplemental security income, food stamps .....	250	275	134	230	399
Regular contributions for support .....	180	279	69	181	207
Other income .....	97	90	58	128	92
Personal taxes .....	1,080	972	843	909	1,783
Federal income taxes .....	708	471	470	626	1,383
State and local income taxes .....	127	134	118	62	249
Other taxes .....	245	367	254	220	152
Income after taxes .....	36,381	35,083	35,891	33,155	44,185

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, 2005-2006 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$3,748	- \$2,854	- \$2,110	- \$3,695	- \$6,696
Net change in total assets .....	1,856	3,391	1,295	1,830	985
Net change in total liabilities .....	5,604	6,244	3,406	5,524	7,682
Other financial information:					
Other money receipts .....	815	564	405	1,188	875
Mortgage principal paid on owned property .....	-1,097	-686	-1,339	-1,002	-1,406
Estimated market value of owned home .....	183,199	178,927	131,282	145,145	318,303
Estimated monthly rental value of owned home .....	915	914	768	823	1,258
Gifts of goods and services .....	941	927	982	688	1,368
Food .....	75	81	71	59	99
Alcoholic beverages .....	9	15	2	6	19
Housing .....	183	201	175	123	283
Housekeeping supplies .....	25	21	28	19	34
Household textiles .....	11	16	12	8	8
Appliances and miscellaneous housewares .....	24	44	24	14	17
Major appliances .....	9	29	35	4	32
Small appliances and miscellaneous housewares .....	14	15	19	10	15
Miscellaneous household equipment .....	44	31	41	34	78
Other housing .....	81	89	70	48	145
Apparel and services .....	169	136	188	185	155
Males, 2 and over .....	50	44	59	52	42
Females, 2 and over .....	71	45	87	84	60
Children under 2 .....	19	24	22	15	18
Other apparel products and services .....	29	24	20	34	35
Jewelry and watches .....	9	6	7	8	16
All other apparel products and services .....	19	318	313	25	318
Transportation .....	78	29	120	47	135
Health care .....	104	3153	138	39	188
Entertainment .....	59	29	105	38	74
Toys, games, arts and crafts, and tricycles .....	22	16	27	19	30
Other entertainment .....	37	13	79	18	44
Personal care products and services .....	12	2	8	14	26
Reading .....	2	1	3	1	2
Education .....	128	192	93	98	159
All other gifts .....	122	87	80	109	230

<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.