

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	11,992	2,589	3,108	4,123	2,172
Consumer unit characteristics:					
Income before taxes ¹	\$27,270	\$30,396	\$25,338	\$24,401	\$31,465
Income after taxes ¹	25,721	29,085	23,870	23,311	28,746
Age of reference person	69.3	69.5	69.3	69.3	69.2
Average number in consumer unit:					
Persons	1.9	1.9	1.8	1.9	2.0
Children under 181	.1	(²)	.1	.1
Persons 65 and over	1.4	1.4	1.3	1.3	1.4
Earners6	.6	.6	.6	.6
Vehicles	1.8	1.5	2.0	1.8	2.0
Percent distribution:					
Sex of reference person:					
Male	57	57	60	56	57
Female	43	43	40	44	43
Housing tenure:					
Homeowner	82	77	85	84	83
With mortgage	20	14	16	23	26
Without mortgage	62	62	69	60	57
Renter	18	23	15	16	17
Race of reference person:					
Black	10	9	7	16	5
White and other	90	91	93	84	95
Education of reference person:					
Elementary (1-8)	15	11	13	20	13
High school (9-12)	47	52	55	44	37
College	37	36	32	35	50
Never attended and other	1	(³)	(³)	1	1
At least one vehicle owned or leased	87	80	90	88	88
Average annual expenditures	\$27,715	\$29,477	\$26,523	\$26,053	\$30,371
Food	3,970	4,370	4,058	3,447	4,275
Food at home	2,521	2,733	2,497	2,268	2,730
Cereals and bakery products	391	439	401	348	397
Cereals and cereal products	124	144	129	108	124
Bakery products	267	295	272	240	273
Meats, poultry, fish, and eggs	664	748	667	593	683
Beef	194	203	209	171	201
Pork	143	141	157	151	117
Other meats	86	111	99	65	79
Poultry	119	157	104	107	120
Fish and seafood	89	102	72	70	128
Eggs	32	33	27	31	38
Dairy products	271	309	256	259	273
Fresh milk and cream	111	118	105	113	107
Other dairy products	161	191	151	146	167
Fruits and vegetables	459	512	438	398	528
Fresh fruits	149	175	144	119	174
Fresh vegetables	142	156	136	125	163
Processed fruits	94	107	90	74	114
Processed vegetables	75	74	68	79	77

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, 1997-98 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home	\$736	\$726	\$735	\$669	\$849
Sugar and other sweets	105	110	109	93	115
Fats and oils	78	78	78	72	85
Miscellaneous foods	299	287	290	268	369
Nonalcoholic beverages	199	193	201	193	213
Food prepared by consumer unit on out-of-town trips	54	58	57	43	66
Food away from home	1,449	1,637	1,561	1,180	1,545
Alcoholic beverages	249	383	182	151	359
Housing	8,990	10,448	8,018	8,158	10,245
Shelter	4,478	5,844	3,992	3,525	5,351
Owned dwellings	3,148	3,999	2,834	2,492	3,830
Mortgage interest and charges	838	747	591	830	1,317
Property taxes	1,198	2,052	1,260	720	1,001
Maintenance, repairs, insurance, other expenses	1,111	1,200	983	942	1,512
Rented dwellings	881	1,214	734	704	1,031
Other lodging	448	631	424	330	490
Utilities, fuels, and public services	2,346	2,508	2,264	2,378	2,208
Natural gas	316	434	409	190	281
Electricity	943	865	864	1,130	795
Fuel oil and other fuels	125	298	111	65	51
Telephone services	653	668	609	669	665
Water and other public services	310	241	272	324	416
Household operations	388	289	238	453	601
Personal services	60	47	423	438	170
Other household expenses	328	242	215	415	431
Housekeeping supplies	436	463	441	389	475
Laundry and cleaning supplies	105	122	98	91	122
Other household products	195	200	191	172	232
Postage and stationery	135	141	152	126	122
Household furnishings and equipment	1,343	1,344	1,084	1,413	1,610
Household textiles	110	103	106	122	111
Furniture	271	195	228	250	461
Floor coverings	165	245	85	261	438
Major appliances	149	129	129	159	181
Small appliances, miscellaneous housewares	77	71	52	105	71
Miscellaneous household equipment	571	599	483	516	749
Apparel and services	1,161	1,067	1,218	1,175	1,153
Men and boys	254	251	292	202	286
Men, 16 and over	221	213	262	170	253
Boys, 2 to 15	33	38	30	32	33
Women and girls	491	407	584	480	469
Women, 16 and over	457	380	549	439	440
Girls, 2 to 15	34	27	35	41	29
Children under 2	23	416	47	34	435
Footwear	202	202	178	245	169
Other apparel products and services	190	191	157	214	193
Transportation	4,807	4,519	4,641	5,022	4,979
Vehicle purchases (net outlay)	1,928	1,552	1,894	2,436	1,462
Cars and trucks, new	936	755	1,094	1,037	4735
Cars and trucks, used	923	676	788	1,282	727
Other vehicles	469	4121	411	4117	(⁵)
Gasoline and motor oil	798	681	831	832	829

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, 1997-98 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses	\$1,636	\$1,775	\$1,474	\$1,506	\$1,950
Vehicle finance charges	152	125	152	167	159
Maintenance and repairs	551	524	486	544	690
Vehicle insurance	649	747	588	581	751
Vehicle rental, leases, licenses, other charges	284	380	249	214	351
Public transportation	444	511	441	248	738
Health care	2,917	2,863	2,892	2,973	2,911
Health insurance	1,548	1,625	1,594	1,531	1,423
Medical services	614	559	502	588	891
Drugs	629	537	662	743	478
Medical supplies	125	142	134	111	119
Entertainment	1,281	1,275	1,311	1,137	1,518
Fees and admissions	373	452	299	288	550
Television, radios, sound equipment	395	430	373	340	484
Pets, toys, and playground equipment	242	272	188	261	254
Other entertainment supplies, equipment, and services	271	121	452	249	230
Personal care products and services	348	324	349	344	376
Reading	188	220	195	147	217
Education	189	303	133	217	78
Tobacco products and smoking supplies	209	221	181	223	208
Miscellaneous	781	843	766	647	971
Cash contributions	1,339	1,229	1,326	1,257	1,645
Personal insurance and pensions	1,286	1,412	1,251	1,154	1,436
Life and other personal insurance	393	328	403	464	322
Pensions and Social Security	893	1,084	848	690	1,114
Sources of income and personal taxes: ¹					
Money income before taxes	27,270	30,396	25,338	24,401	31,465
Wages and salaries	8,031	10,182	7,674	6,125	9,570
Self-employment income	787	1,221	878	602	540
Social Security, private and government retirement	15,962	16,782	14,939	15,595	17,024
Interest, dividends, rental income, other property income	1,915	1,688	1,474	1,623	3,232
Unemployment and workers' compensation, veterans' benefits	90	414	72	61	137
Public assistance, supplemental security income, food stamps	252	291	190	189	401
Regular contributions for support	66	487	440	69	472
Other income	168	431	71	138	489
Personal taxes	1,549	1,311	1,468	1,090	2,719
Federal income taxes	1,101	814	988	798	2,087
State and local income taxes	223	191	261	97	433
Other taxes	225	307	219	195	199
Income after taxes	25,721	29,085	23,870	23,311	28,746

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, 1997-98 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	\$1,479	\$7,882	-\$1,670	\$1,240	-\$1,196
Net change in total assets	3,614	7,598	882	3,974	2,092
Net change in total liabilities	2,135	-284	2,552	2,734	3,287
Other financial information:					
Other money receipts	676	532	882	183	1,487
Mortgage principal paid on owned property	-560	-576	-488	-556	-654
Estimated market value of owned home	96,317	113,272	82,705	73,481	138,928
Estimated monthly rental value of owned home ..	650	743	588	556	805
Gifts of goods and services	1,036	1,156	954	1,060	983
Food	42	43	30	39	60
Housing	244	266	235	270	188
Housekeeping supplies	35	33	49	22	39
Household textiles	19	14	26	22	13
Appliances and miscellaneous housewares	31	28	28	38	30
Major appliances	9	46	16	43	415
Small appliances and miscellaneous housewares	22	22	12	35	16
Miscellaneous household equipment	59	62	65	69	33
Other housing	99	129	67	118	73
Apparel and services	243	208	242	292	198
Males, 2 and over	71	73	83	69	57
Females, 2 and over	92	74	104	107	71
Children under 2	22	416	47	33	33
Other apparel products and services	58	45	48	83	38
Jewelry and watches	32	23	13	57	22
All other apparel products and services	26	422	35	427	416
Transportation	101	89	99	94	128
Health care	24	49	32	28	424
Entertainment	111	167	103	94	95
Toys, games, hobbies, and tricycles	41	54	43	38	26
Other entertainment	71	113	59	57	68
Education	118	4234	461	136	425
All other gifts	153	141	152	106	265

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.

n.a. Not applicable.