

**Table 3850. Consumer units with reference person age 65 and over by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,923	4,736	5,463	7,512	4,212
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$25,274	\$24,422	\$22,597	\$24,451	\$30,691
Income after taxes <sup>1</sup> .....	24,088	23,416	21,542	23,611	28,589
Age of reference person .....	74.7	75.2	75.1	74.2	74.6
Average number in consumer unit:					
Persons .....	1.7	1.7	1.6	1.8	1.9
Children under 18 .....	.1	.1	( <sup>2</sup> ) .1	.1	.1
Persons 65 and over .....	1.4	1.3	1.3	1.4	1.4
Earners .....	.4	.4	.4	.4	.5
Vehicles .....	1.5	1.2	1.6	1.5	1.7
Percent distribution:					
Sex of reference person:					
Male .....	50	50	50	50	51
Female .....	50	50	50	50	49
Housing tenure:					
Homeowner .....	80	74	81	83	81
With mortgage .....	16	11	12	18	22
Without mortgage .....	64	63	69	64	59
Renter .....	20	26	19	17	19
Race of reference person:					
Black .....	9	7	7	14	4
White and other .....	91	93	93	86	96
Education of reference person:					
Elementary (1-8) .....	16	14	16	20	12
High school (9-12) .....	46	51	53	43	38
College .....	37	35	31	36	49
Never attended and other .....	1	( <sup>3</sup> )	( <sup>3</sup> )	1	( <sup>3</sup> )
At least one vehicle owned or leased .....	82	76	82	83	85
Average annual expenditures .....	\$25,602	\$25,417	\$24,646	\$24,055	\$29,752
Food .....	3,484	3,810	3,316	3,232	3,756
Food at home .....	2,265	2,459	2,070	2,137	2,508
Cereals and bakery products .....	360	405	353	329	369
Cereals and cereal products .....	115	122	112	110	117
Bakery products .....	245	283	241	219	252
Meats, poultry, fish, and eggs .....	575	655	505	560	600
Beef .....	162	177	156	151	173
Pork .....	126	125	123	140	110
Other meats .....	77	101	73	64	75
Poultry .....	96	113	76	98	100
Fish and seafood .....	86	110	57	77	108
Eggs .....	28	30	21	30	34
Dairy products .....	251	286	222	242	263
Fresh milk and cream .....	100	109	89	101	100
Other dairy products .....	151	178	132	140	163
Fruits and vegetables .....	438	473	390	406	513
Fresh fruits .....	145	161	130	129	169
Fresh vegetables .....	131	138	111	122	161
Processed fruits .....	95	106	84	84	113
Processed vegetables .....	68	68	64	71	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, 1998-1999 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home .....	\$641	\$639	\$600	\$600	\$763
Sugar and other sweets .....	94	97	96	86	99
Fats and oils .....	70	74	63	69	76
Miscellaneous foods .....	283	273	254	261	365
Nonalcoholic beverages .....	161	160	153	161	171
Food prepared by consumer unit on out-of-town trips .....	34	34	34	24	52
Food away from home .....	1,218	1,351	1,246	1,095	1,248
Alcoholic beverages .....	183	223	132	152	254
Housing .....	8,619	9,304	7,795	7,760	10,446
Shelter .....	4,425	5,284	3,945	3,625	5,509
Owned dwellings .....	2,895	3,341	2,634	2,406	3,605
Mortgage interest and charges .....	704	540	490	705	1,162
Property taxes .....	1,117	1,818	1,132	741	981
Maintenance, repairs, insurance, other expenses .....	1,074	983	1,012	959	1,462
Rented dwellings .....	1,137	1,510	1,006	852	1,397
Other lodging .....	393	432	306	367	508
Utilities, fuels, and public services .....	2,158	2,191	2,078	2,218	2,119
Natural gas .....	286	396	363	172	268
Electricity .....	866	742	789	1,049	782
Fuel oil and other fuels .....	104	244	75	66	51
Telephone services .....	604	581	587	622	620
Water and other public services .....	297	227	264	310	397
Household operations .....	605	442	398	534	1,187
Personal services .....	214	143	143	135	529
Other household expenses .....	391	298	255	400	658
Housekeeping supplies .....	408	401	421	385	437
Laundry and cleaning supplies .....	100	93	117	90	102
Other household products .....	186	174	182	187	201
Postage and stationery .....	122	133	122	108	135
Household furnishings and equipment .....	1,022	986	952	997	1,194
Household textiles .....	99	109	81	98	112
Furniture .....	213	178	210	184	307
Floor coverings .....	45	61	49	46	22
Major appliances .....	151	159	122	176	139
Small appliances, miscellaneous housewares .....	79	58	68	107	71
Miscellaneous household equipment .....	435	421	422	386	543
Apparel and services .....	945	966	796	871	1,244
Men and boys .....	197	213	209	166	213
Men, 16 and over .....	174	186	192	141	192
Boys, 2 to 15 .....	23	27	17	25	21
Women and girls .....	388	452	331	384	397
Women, 16 and over .....	364	438	307	354	373
Girls, 2 to 15 .....	24	14	24	30	24
Children under 2 .....	19	17	10	28	19
Footwear .....	148	171	130	154	136
Other apparel products and services .....	193	113	116	139	479
Transportation .....	4,206	3,764	4,124	4,231	4,758
Vehicle purchases (net outlay) .....	1,753	1,433	1,922	1,886	1,655
Cars and trucks, new .....	1,058	922	1,298	1,062	890
Cars and trucks, used .....	661	478	615	751	764
Other vehicles .....	434	433	410	473	( <sup>5</sup> )
Gasoline and motor oil .....	644	545	612	675	745

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, 1998-1999 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,413	\$1,330	\$1,267	\$1,365	\$1,773
Vehicle finance charges .....	107	78	106	126	108
Maintenance and repairs .....	496	443	391	490	697
Vehicle insurance .....	558	548	519	544	646
Vehicle rental, leases, licenses, other charges .....	251	261	250	206	321
Public transportation .....	396	456	323	305	586
Health care .....	2,978	2,664	3,266	2,945	3,013
Health insurance .....	1,541	1,426	1,707	1,519	1,494
Medical services .....	599	542	625	533	745
Drugs .....	688	554	766	766	597
Medical supplies .....	150	142	168	127	177
Entertainment .....	1,168	1,058	1,293	1,037	1,357
Fees and admissions .....	312	317	283	275	410
Television, radios, sound equipment .....	403	444	358	390	438
Pets, toys, and playground equipment .....	198	209	170	198	223
Other entertainment supplies, equipment, and services .....	255	87	481	174	287
Personal care products and services .....	332	344	328	305	366
Reading .....	163	185	173	126	193
Education .....	121	85	115	128	154
Tobacco products and smoking supplies .....	150	147	137	151	167
Miscellaneous .....	742	688	720	603	1,080
Cash contributions .....	1,579	1,365	1,422	1,604	1,976
Personal insurance and pensions .....	934	815	1,029	910	988
Life and other personal insurance .....	329	262	327	395	288
Pensions and Social Security .....	606	553	701	515	701
Sources of income and personal taxes: 1					
Money income before taxes .....	25,274	24,422	22,597	24,451	30,691
Wages and salaries .....	5,177	5,800	4,811	4,471	6,144
Self-employment income .....	909	624	778	1,173	920
Social Security, private and government retirement .....	16,173	15,742	15,113	16,558	17,233
Interest, dividends, rental income, other property income .....	2,511	1,899	1,567	1,840	5,372
Unemployment and workers' compensation, veterans' benefits .....	76	86	55	70	101
Public assistance, supplemental security income, food stamps .....	207	217	98	200	335
Regular contributions for support .....	88	418	115	82	139
Other income .....	133	36	58	57	448
Personal taxes .....	1,186	1,006	1,054	840	2,102
Federal income taxes .....	789	544	675	573	1,533
State and local income taxes .....	157	107	160	58	368
Other taxes .....	241	356	219	209	201
Income after taxes .....	24,088	23,416	21,542	23,611	28,589

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, 1998-1999 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	\$1,289	\$4,316	- \$416	\$978	\$653
Net change in total assets .....	2,570	4,247	1,129	2,205	3,203
Net change in total liabilities .....	1,280	-70	1,545	1,227	2,550
Other financial information:					
Other money receipts .....	406	211	733	192	583
Mortgage principal paid on owned property .....	-468	-396	-439	-435	-648
Estimated market value of owned home .....	93,474	100,527	74,503	74,083	144,731
Estimated monthly rental value of owned home ..	630	698	530	555	819
Gifts of goods and services .....	898	857	835	831	1,141
Food .....	42	63	27	33	53
Housing .....	243	262	235	233	246
Housekeeping supplies .....	30	28	37	22	35
Household textiles .....	20	16	21	21	22
Appliances and miscellaneous					
housewares .....	32	43	38	21	28
Major appliances .....	9	20	9	42	8
Small appliances and miscellaneous					
housewares .....	23	24	29	19	19
Miscellaneous household equipment .....	56	54	77	45	53
Other housing .....	105	121	62	123	109
Apparel and services .....	180	178	143	217	168
Males, 2 and over .....	53	61	50	55	48
Females, 2 and over .....	68	69	54	76	70
Children under 2 .....	18	16	10	26	16
Other apparel products and services .....	41	31	29	60	34
Jewelry and watches .....	21	11	8	37	19
All other apparel products and services .....	20	21	21	23	15
Transportation .....	61	40	59	43	118
Health care .....	94	55	144	64	129
Entertainment .....	89	81	73	72	146
Toys, games, hobbies, and tricycles .....	29	34	26	24	36
Other entertainment .....	60	47	47	48	110
Education .....	63	51	454	85	50
All other gifts .....	126	127	100	84	231

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

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors.

<sup>5</sup> No data reported.

n.a. Not applicable.