

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	11,726	2,440	2,828	4,227	2,231
Consumer unit characteristics:					
Income before taxes ¹	\$27,944	\$28,207	\$25,883	\$27,276	\$31,231
Income after taxes ¹	26,572	27,110	24,564	26,261	28,886
Age of reference person	69.3	69.5	69.5	69.3	69.1
Average number in consumer unit:					
Persons	1.9	1.9	1.8	1.9	2.0
Children under 181	.1	.1	.1	.1
Persons 65 and over	1.4	1.4	1.4	1.4	1.4
Earners6	.6	.6	.6	.6
Vehicles	1.8	1.5	2.0	1.8	2.1
Percent distribution:					
Sex of reference person:					
Male	55	54	58	55	55
Female	45	46	42	45	45
Housing tenure:					
Homeowner	83	78	85	84	82
With mortgage	21	18	17	23	28
Without mortgage	61	60	68	61	55
Renter	17	22	15	16	18
Race of reference person:					
Black	10	9	8	16	4
White and other	90	91	92	84	96
Education of reference person:					
Elementary (1-8)	13	10	11	17	11
High school (9-12)	47	50	56	44	37
College	40	39	33	38	53
Never attended and other	(²)	(²)	(²)	1	(²)
At least one vehicle owned or leased	87	82	88	87	90
Average annual expenditures	\$28,801	\$30,717	\$28,687	\$26,443	\$31,218
Food	4,003	4,472	4,019	3,540	4,284
Food at home	2,507	2,701	2,435	2,280	2,774
Cereals and bakery products	389	427	399	353	397
Cereals and cereal products	124	126	127	121	123
Bakery products	265	301	271	233	274
Meats, poultry, fish, and eggs	658	728	628	617	688
Beef	193	203	213	168	198
Pork	143	141	147	155	118
Other meats	87	118	84	69	89
Poultry	106	122	86	108	111
Fish and seafood	99	114	75	86	137
Eggs	30	30	22	32	36
Dairy products	273	328	251	251	281
Fresh milk and cream	106	119	97	104	106
Other dairy products	167	210	153	147	175
Fruits and vegetables	471	510	454	408	555
Fresh fruits	155	181	152	128	179
Fresh vegetables	144	142	134	129	184
Processed fruits	96	114	89	77	117
Processed vegetables	76	74	79	75	75

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, 1998-1999 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home	\$716	\$708	\$704	\$650	\$851
Sugar and other sweets	103	109	108	92	109
Fats and oils	77	77	73	73	87
Miscellaneous foods	310	295	294	281	393
Nonalcoholic beverages	179	177	179	174	190
Food prepared by consumer unit on out-of-town trips	47	50	50	30	72
Food away from home	1,497	1,772	1,584	1,260	1,511
Alcoholic beverages	226	275	166	175	333
Housing	9,286	10,663	8,581	8,349	10,452
Shelter	4,758	6,085	4,326	3,778	5,711
Owned dwellings	3,349	4,172	3,213	2,613	4,017
Mortgage interest and charges	968	890	747	921	1,420
Property taxes	1,211	2,074	1,302	774	978
Maintenance, repairs, insurance, other expenses	1,171	1,208	1,164	917	1,619
Rented dwellings	908	1,301	708	731	1,069
Other lodging	501	612	405	435	625
Utilities, fuels, and public services	2,370	2,469	2,309	2,418	2,248
Natural gas	290	387	379	177	285
Electricity	956	845	882	1,154	795
Fuel oil and other fuels	116	280	97	67	52
Telephone services	695	713	668	700	697
Water and other public services	314	244	283	321	419
Household operations	422	382	263	499	528
Personal services	65	³ 90	³ 12	88	³ 62
Other household expenses	357	292	251	411	466
Housekeeping supplies	457	456	495	413	482
Laundry and cleaning supplies	112	114	120	94	129
Other household products	207	197	216	190	233
Postage and stationery	138	146	159	129	119
Household furnishings and equipment	1,279	1,271	1,188	1,240	1,483
Household textiles	134	153	131	130	129
Furniture	269	234	251	223	419
Floor coverings	58	87	56	61	23
Major appliances	168	179	149	181	159
Small appliances, miscellaneous housewares	110	75	87	165	81
Miscellaneous household equipment	540	541	514	481	671
Apparel and services	1,134	1,315	1,106	1,053	1,116
Men and boys	264	311	302	199	278
Men, 16 and over	231	268	275	164	250
Boys, 2 to 15	33	43	27	35	29
Women and girls	477	591	467	441	429
Women, 16 and over	441	573	429	395	395
Girls, 2 to 15	36	17	39	45	34
Children under 2	24	26	³ 9	31	³ 27
Footwear	195	231	175	200	177
Other apparel products and services	174	156	153	182	205
Transportation	5,211	4,900	5,517	4,968	5,624
Vehicle purchases (net outlay)	2,225	1,879	2,700	2,283	1,891
Cars and trucks, new	1,291	1,158	1,848	1,207	890
Cars and trucks, used	879	657	833	973	1,001
Other vehicles	³ 55	³ 64	³ 18	³ 103	(⁴)
Gasoline and motor oil	801	703	801	814	886

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, 1998-1999 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses	\$1,678	\$1,755	\$1,561	\$1,521	\$2,037
Vehicle finance charges	157	121	162	172	162
Maintenance and repairs	563	572	449	539	741
Vehicle insurance	638	694	610	588	707
Vehicle rental, leases, licenses, other charges	320	368	339	222	426
Public transportation	507	564	455	351	810
Health care	2,962	2,734	3,084	3,048	2,891
Health insurance	1,561	1,469	1,645	1,588	1,502
Medical services	583	530	567	576	674
Drugs	680	591	720	769	556
Medical supplies	139	145	151	115	159
Entertainment	1,467	1,347	1,808	1,297	1,493
Fees and admissions	389	430	338	343	495
Television, radios, sound equipment	456	496	422	428	509
Pets, toys, and playground equipment	251	291	207	254	264
Other entertainment supplies, equipment, and services	372	130	842	273	225
Personal care products and services	354	385	387	279	405
Reading	182	217	195	138	211
Education	157	134	135	179	167
Tobacco products and smoking supplies	205	220	179	201	227
Miscellaneous	797	898	868	676	822
Cash contributions	1,573	1,964	1,513	1,274	1,789
Personal insurance and pensions	1,244	1,193	1,128	1,265	1,405
Life and other personal insurance	404	309	369	507	358
Pensions and Social Security	840	884	759	759	1,047
Sources of income and personal taxes: ¹					
Money income before taxes	27,944	28,207	25,883	27,276	31,231
Wages and salaries	7,844	9,036	7,541	6,634	9,098
Self-employment income	1,214	802	1,169	1,789	677
Social Security, private and government retirement	16,436	16,155	15,407	16,592	17,641
Interest, dividends, rental income, other property income	1,822	1,786	1,391	1,778	2,437
Unemployment and workers' compensation, veterans' benefits	93	³ 94	70	104	101
Public assistance, supplemental security income, food stamps	257	298	162	223	386
Regular contributions for support	65	³ 9	³ 75	72	³ 99
Other income	212	³ 28	³ 68	84	793
Personal taxes	1,373	1,097	1,318	1,015	2,345
Federal income taxes	921	583	875	710	1,692
State and local income taxes	189	135	218	73	415
Other taxes	262	379	226	232	237
Income after taxes	26,572	27,110	24,564	26,261	28,886

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, 1998-1999 — Continued

Item	Total 65-74	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	\$1,065	\$7,773	-\$723	-\$860	-\$360
Net change in total assets	2,663	7,371	1,831	476	2,710
Net change in total liabilities	1,598	-402	2,554	1,336	3,070
Other financial information:					
Other money receipts	573	331	1,185	109	938
Mortgage principal paid on owned property	-673	-627	-679	-611	-834
Estimated market value of owned home	100,498	119,445	83,439	77,065	145,788
Estimated monthly rental value of owned home ..	678	801	589	583	838
Gifts of goods and services	975	1,043	910	898	1,126
Food	47	75	40	37	42
Housing	276	283	307	253	268
Housekeeping supplies	33	32	46	22	37
Household textiles	30	29	37	28	23
Appliances and miscellaneous					
housewares	38	39	50	31	33
Major appliances	7	³ 5	³ 14	³ 2	10
Small appliances and miscellaneous					
housewares	31	34	36	29	23
Miscellaneous household equipment	70	66	96	59	57
Other housing	106	117	78	113	118
Apparel and services	219	252	199	236	180
Males, 2 and over	70	101	69	64	47
Females, 2 and over	70	76	75	67	62
Children under 2	21	25	8	27	22
Other apparel products and services	59	50	47	77	49
Jewelry and watches	32	17	11	55	30
All other apparel products and services	27	³ 33	36	³ 22	³ 19
Transportation	73	54	91	44	124
Health care	39	42	³ 44	37	33
Entertainment	94	108	86	86	108
Toys, games, hobbies, and tricycles	42	55	39	35	44
Other entertainment	53	53	47	51	65
Education	82	³ 78	³ 44	121	60
All other gifts	145	151	99	85	310

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

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.
n.a. Not applicable.