

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 181	(¹)	.1	.1	.1
Persons 65 and over	1.4	1.3	1.4	1.4	1.4
Earners5	.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	(²)	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	(⁴)	33	(⁴)
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

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.