

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	11,338	2,314	2,605	4,150	2,269
Consumer unit characteristics:					
Income before taxes .....	\$43,847	\$42,933	\$41,322	\$40,991	\$52,900
Income after taxes .....	42,734	41,940	40,442	40,003	51,171
Age of reference person .....	69.2	69.5	69.1	69.2	69.1
Average number in consumer unit:					
Persons .....	1.9	1.9	1.8	1.9	1.9
Children under 18 .....	.1	.1	.1	.1	.1
Persons 65 and over .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.7	.7	.7	.6	.7
Vehicles .....	1.9	1.6	2.0	1.8	2.1
Percent distribution:					
Sex of reference person:					
Male .....	49	48	49	47	53
Female .....	51	52	51	53	47
Housing tenure:					
Homeowner .....	83	76	87	83	83
With mortgage .....	27	22	25	26	37
Without mortgage .....	55	54	62	57	46
Renter .....	17	24	13	17	17
Race of reference person:					
Black or African-American .....	10	11	9	15	4
White, Asian, and all other races .....	90	89	91	85	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	6	5	1	6	12
Not Hispanic or Latino .....	94	95	99	94	88
Education of reference person:					
Elementary (1-8) .....	9	7	7	13	6
High school (9-12) .....	43	49	49	43	32
College .....	47	43	44	44	62
Never attended and other .....	( 1 )	1	( 1 )	( 1 )	1
At least one vehicle owned or leased .....	89	82	92	89	92
Average annual expenditures .....	\$37,442	\$37,861	\$36,703	\$34,220	\$43,610
Food .....	4,883	5,329	4,500	4,582	5,367
Food at home .....	3,007	3,253	2,757	2,877	3,247
Cereals and bakery products .....	413	453	399	386	435
Cereals and cereal products .....	120	135	118	108	127
Bakery products .....	293	319	281	278	308
Meats, poultry, fish, and eggs .....	744	831	683	718	768
Beef .....	212	217	200	202	236
Pork .....	162	168	143	171	160
Other meats .....	102	115	122	88	95
Poultry .....	113	122	98	118	111
Fish and seafood .....	118	167	90	103	124
Eggs .....	37	40	30	35	42
Dairy products .....	348	370	290	352	379
Fresh milk and cream .....	127	130	110	128	138
Other dairy products .....	221	239	180	224	241
Fruits and vegetables .....	551	639	518	501	585
Fresh fruits .....	188	228	182	161	200
Fresh vegetables .....	181	207	153	163	218
Processed fruits .....	102	113	106	94	100
Processed vegetables .....	80	91	78	83	67

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, 2004-2005 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home .....	\$951	\$960	\$866	\$920	\$1,081
Sugar and other sweets .....	122	114	120	129	121
Fats and oils .....	81	83	76	79	89
Miscellaneous foods .....	467	500	419	443	525
Nonalcoholic beverages .....	232	225	200	237	263
Food prepared by consumer unit on out-of-town trips .....	47	38	51	31	83
Food away from home .....	1,876	2,077	1,743	1,705	2,119
Alcoholic beverages .....	327	435	246	232	468
Housing .....	11,856	12,443	11,205	10,795	13,917
Shelter .....	6,155	6,998	5,712	5,243	7,475
Owned dwellings .....	4,443	4,734	4,204	3,907	5,401
Mortgage interest and charges .....	1,475	1,346	1,118	1,305	2,327
Property taxes .....	1,598	2,300	1,750	1,175	1,483
Maintenance, repairs, insurance, other expenses .....	1,370	1,088	1,336	1,427	1,592
Rented dwellings .....	1,138	1,764	731	941	1,330
Other lodging .....	574	500	777	394	744
Utilities, fuels, and public services .....	2,990	3,158	3,053	2,961	2,802
Natural gas .....	492	701	722	279	405
Electricity .....	1,115	956	1,033	1,322	993
Fuel oil and other fuels .....	180	423	138	119	91
Telephone services .....	831	809	795	879	809
Water and other public services .....	372	269	364	362	504
Household operations .....	602	426	501	605	893
Personal services .....	61	228	29	265	2146
Other household expenses .....	542	398	492	541	748
Housekeeping supplies .....	607	583	596	589	672
Laundry and cleaning supplies .....	122	103	108	138	129
Other household products .....	306	282	336	279	344
Postage and stationery .....	179	199	152	171	200
Household furnishings and equipment .....	1,500	1,277	1,343	1,397	2,074
Household textiles .....	118	92	106	105	180
Furniture .....	366	279	349	286	619
Floor coverings .....	48	41	34	29	105
Major appliances .....	214	242	232	179	229
Small appliances, miscellaneous housewares .....	113	93	106	122	126
Miscellaneous household equipment .....	641	530	516	676	816
Apparel and services .....	1,254	1,389	1,088	1,198	1,394
Men and boys .....	293	251	275	303	336
Men, 16 and over .....	257	209	247	264	299
Boys, 2 to 15 .....	37	42	28	39	37
Women and girls .....	586	734	462	583	573
Women, 16 and over .....	549	692	419	548	542
Girls, 2 to 15 .....	37	43	44	35	31
Children under 2 .....	30	46	33	22	23
Footwear .....	171	185	171	152	191
Other apparel products and services .....	173	173	147	138	270
Transportation .....	6,464	6,716	6,146	5,720	7,937
Vehicle purchases (net outlay) .....	2,653	3,156	2,219	2,345	3,199
Cars and trucks, new .....	1,630	2,016	1,496	1,193	2,191
Cars and trucks, used .....	1,011	1,095	723	1,146	1,008
Other vehicles .....	211	245	( <sup>3</sup> )	<sup>26</sup>	( <sup>3</sup> )
Gasoline and motor oil .....	1,415	1,184	1,412	1,458	1,577

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, 2004-2005 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,904	\$1,846	\$2,050	\$1,638	\$2,283
Vehicle finance charges .....	175	160	174	183	178
Maintenance and repairs .....	615	557	628	552	773
Vehicle insurance .....	776	815	795	716	825
Vehicle rental, leases, licenses, and other charges .....	338	313	453	186	507
Public transportation .....	492	530	465	279	878
Healthcare .....	3,995	3,851	4,115	3,932	4,115
Health insurance .....	2,261	2,159	2,421	2,214	2,266
Medical services .....	681	810	573	561	893
Drugs .....	912	754	966	1,017	817
Medical supplies .....	140	127	154	139	139
Entertainment .....	1,934	1,624	1,635	1,667	3,075
Fees and admissions .....	504	414	526	398	763
Audio and visual equipment and services ....	715	772	628	653	866
Pets, toys, hobbies, and playground equipment .....	294	319	244	260	384
Other entertainment supplies, equipment, and services .....	422	119	236	356	1,062
Personal care products and services .....	505	515	442	449	662
Reading .....	156	156	165	123	206
Education .....	303	277	370	264	320
Tobacco products and smoking supplies .....	212	248	211	200	197
Miscellaneous .....	887	957	844	778	1,048
Cash contributions .....	2,202	1,726	3,442	1,986	1,656
Personal insurance and pensions .....	2,466	2,195	2,294	2,295	3,251
Life and other personal insurance .....	459	357	345	588	459
Pensions and Social Security .....	2,006	1,838	1,949	1,707	2,792
Sources of income and personal taxes:					
Money income before taxes .....	43,847	42,933	41,322	40,991	52,900
Wages and salaries .....	16,158	17,604	14,297	15,188	18,592
Self-employment income .....	3,538	1,691	2,548	3,056	7,437
Social Security, private and government retirement .....	21,096	20,939	21,354	20,343	22,336
Interest, dividends, rental income, other property income .....	2,457	1,902	2,787	1,905	3,650
Unemployment and workers' compensation, veterans' benefits .....	130	2263	270	90	2136
Public assistance, supplemental security income, food stamps .....	247	278	122	218	411
Regular contributions for support .....	134	2213	264	117	165
Other income .....	89	243	279	73	2175
Personal taxes .....	1,113	993	881	988	1,729
Federal income taxes .....	766	545	476	735	1,378
State and local income taxes .....	116	137	141	40	206
Other taxes .....	231	310	263	213	145
Income after taxes .....	42,734	41,940	40,442	40,003	51,171

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, 2004-2005 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$4,948	- \$3,488	- \$3,990	- \$7,760	- \$2,392
Net change in total assets .....	1,249	1,132	1,678	-2,191	7,167
Net change in total liabilities .....	6,197	4,620	5,667	5,570	9,558
Other financial information:					
Other money receipts .....	579	365	635	437	991
Mortgage principal paid on owned property .....	-1,366	-1,217	-1,269	-1,241	-1,860
Estimated market value of owned home .....	179,036	182,217	134,045	148,705	282,900
Estimated monthly rental value of owned home .....	922	971	806	783	1,261
Gifts of goods and services .....	1,081	863	985	1,050	1,456
Food .....	68	85	45	71	72
Alcoholic beverages .....	13	13	3	17	16
Housing .....	228	223	215	171	353
Housekeeping supplies .....	40	49	34	36	46
Household textiles .....	17	18	12	15	23
Appliances and miscellaneous housewares .....	34	57	35	27	22
Major appliances .....	12	<sup>2</sup> 34	<sup>2</sup> 5	5	9
Small appliances and miscellaneous housewares .....	22	<sup>2</sup> 23	29	22	13
Miscellaneous household equipment .....	50	44	58	44	58
Other housing .....	88	55	76	49	204
Apparel and services .....	256	245	220	275	269
Males, 2 and over .....	81	72	63	86	98
Females, 2 and over .....	110	108	93	126	104
Children under 2 .....	26	37	26	22	20
Other apparel products and services .....	39	28	37	41	47
Jewelry and watches .....	13	<sup>2</sup> 6	15	12	18
All other apparel products and services ...	26	<sup>2</sup> 22	<sup>2</sup> 22	29	<sup>2</sup> 29
Transportation .....	58	45	50	78	45
Health care .....	20	<sup>2</sup> 15	<sup>2</sup> 9	<sup>2</sup> 22	<sup>2</sup> 33
Entertainment .....	75	79	85	65	79
Toys, games, arts and crafts, and tricycles .....	37	41	30	35	46
Other entertainment .....	38	38	55	30	34
Personal care products and services .....	20	13	4	17	47
Reading .....	3	1	3	3	3
Education .....	168	100	224	175	158
All other gifts .....	171	43	127	156	382

<sup>1</sup> Value less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

n.a. Not applicable.