

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	11,926	2,630	3,156	3,931	2,208
Consumer unit characteristics:					
Income before taxes 1/.....	\$26,679	\$30,266	\$25,710	\$23,012	\$30,412
Income after taxes 1/.....	24,952	27,929	24,111	22,021	27,900
Age of reference person.....	69.4	69.5	69.4	69.5	69.2
Average number in consumer unit:					
Persons.....	1.9	2.0	1.8	1.9	1.9
Children under 18.....	.1	.1	.1	.1	.1
Persons 65 and over.....	1.4	1.4	1.3	1.4	1.3
Earners.....	.6	.6	.6	.5	.5
Vehicles.....	1.8	1.4	1.9	1.8	1.9
Percent distribution:					
Sex of reference person:					
Male.....	59	61	59	59	55
Female.....	41	39	41	41	45
Housing tenure:					
Homeowner.....	82	76	84	85	80
With mortgage.....	20	14	16	24	24
Without mortgage.....	62	62	68	62	56
Renter.....	18	24	16	15	20
Race of reference person:					
Black.....	10	9	9	15	3
White and other.....	90	91	91	85	97
Education of reference person:					
Elementary (1-8).....	16	13	16	19	14
High school (9-12).....	47	52	53	44	37
College.....	36	34	30	35	47
Never attended and other.....	1	1	(2)	2	2
At least one vehicle owned.....	86	76	89	90	84
Average annual expenditures.....	\$27,764	\$28,944	\$26,473	\$25,890	\$31,466
Food.....	4,020	4,359	4,002	3,611	4,343
Food at home.....	2,689	2,809	2,582	2,577	2,889
Cereals and bakery products.....	414	469	400	376	439
Cereals and cereal products.....	137	153	128	127	151
Bakery products.....	277	316	272	249	288
Meats, poultry, fish, and eggs.....	703	756	679	694	699
Beef.....	195	202	177	199	205

Pork.....	162	146	186	170	132
Other meats.....	89	96	99	74	92
Poultry.....	135	171	110	131	140
Fish and seafood.....	86	109	72	85	87
Eggs.....	37	32	35	36	43
Dairy products.....	288	300	276	283	302
Fresh milk and cream.....	120	118	116	126	120
Other dairy products.....	168	182	160	157	182
Fruits and vegetables.....	499	561	450	451	577
Fresh fruits.....	165	201	153	132	197
Fresh vegetables.....	147	167	134	135	166
Processed fruits.....	107	121	97	100	118
Processed vegetables.....	79	73	66	84	96
Other food at home.....	784	723	777	773	872
Sugar and other sweets.....	115	121	120	105	116
Fats and oils.....	87	76	91	84	96
Miscellaneous foods.....	310	270	311	313	343
Nonalcoholic beverages.....	220	214	203	220	246
Food prepared by consumer unit on out-of-town trips.....	53	43	52	52	70
Food away from home.....	1,331	1,550	1,420	1,034	1,454
Alcoholic beverages.....	219	322	200	131	281
Housing.....	8,885	10,191	8,022	7,799	10,496
Shelter.....	4,407	5,563	3,850	3,381	5,655
Owned dwellings.....	3,027	3,682	2,603	2,414	3,944
Mortgage interest and charges.....	799	773	458	770	1,369
Property taxes.....	1,145	1,859	1,256	683	961
Maintenance, repairs, insurance, other expenses.....	1,083	1,050	889	962	1,614
Rented dwellings.....	900	1,193	734	649	1,235
Other lodging.....	480	689	512	317	476
Utilities, fuels, and public services.....	2,340	2,541	2,286	2,337	2,183
Natural gas.....	336	476	438	206	257
Electricity.....	924	852	851	1,085	828
Fuel oil and other fuels.....	150	341	140	82	57
Telephone services.....	623	642	592	632	625
Water and other public services.....	307	229	265	332	415
Household operations.....	405	341	288	427	609
Personal services.....	59	3/27	3/40	3/42	157
Other household expenses.....	346	314	248	386	452
Housekeeping supplies.....	458	465	483	410	492
Laundry and cleaning supplies.....	108	104	103	111	116
Other household products.....	214	209	218	194	241
Postage and stationery.....	136	152	162	105	135
Household furnishings and equipment.....	1,274	1,280	1,115	1,244	1,557
Household textiles.....	74	64	69	79	86
Furniture.....	285	221	253	326	335
Floor coverings.....	123	3/231	64	89	153
Major appliances.....	156	137	133	182	167
Small appliances, miscellaneous housewares	78	80	68	80	88
Miscellaneous household equipment.....	558	546	528	488	730
Apparel and services.....	1,275	1,330	1,196	1,219	1,414

Men and boys.....	297	294	296	303	294
Men, 16 and over.....	262	264	263	271	247
Boys, 2 to 15.....	35	29	33	33	47
Women and girls.....	559	538	569	468	697
Women, 16 and over.....	521	477	545	430	663
Girls, 2 to 15.....	38	61	24	38	33
Children under 2.....	27	12	18	42	32
Footwear.....	222	212	190	272	199
Other apparel products and services.....	171	274	123	134	192
Transportation.....	4,905	4,476	4,677	5,214	5,199
Vehicle purchases (net outlay).....	2,054	1,594	1,867	2,531	2,021
Cars and trucks, new.....	1,088	660	1,050	1,467	978
Cars and trucks, used.....	941	874	817	1,051	1,002
Other vehicles.....	3/25	3/59	(4)	3/12	3/42
Gasoline and motor oil.....	817	692	830	880	833
Other vehicle expenses.....	1,596	1,628	1,422	1,566	1,865
Vehicle finance charges.....	131	116	121	140	145
Maintenance and repairs.....	548	441	505	582	675
Vehicle insurance.....	637	711	559	609	711
Vehicle rental, leases, licenses, other charges.....	280	360	237	234	334
Public transportation.....	438	561	558	237	479
Health care.....	2,769	2,549	2,764	2,850	2,879
Health insurance.....	1,463	1,476	1,528	1,492	1,300
Medical services.....	600	549	501	505	970
Drugs.....	577	397	616	728	452
Medical supplies.....	130	128	120	125	156
Entertainment.....	1,351	1,198	1,280	1,138	2,002
Fees and admissions.....	405	438	398	314	541
Television, radios, sound equipment.....	453	478	412	445	495
Pets, toys, and playground equipment.....	235	195	230	234	286
Other entertainment supplies, equipment, and services.....	258	88	241	144	680
Personal care products and services.....	479	477	447	497	497
Reading.....	184	216	190	150	199
Education.....	181	292	90	212	123
Tobacco products and smoking supplies.....	205	225	174	208	220
Miscellaneous.....	861	863	761	715	1,245
Cash contributions.....	1,108	943	1,360	1,061	1,029
Personal insurance and pensions.....	1,321	1,503	1,311	1,084	1,541
Life and other personal insurance.....	376	322	400	438	297
Pensions and Social Security.....	945	1,181	910	646	1,244
Sources of income and personal taxes: 1/					
Money income before taxes.....	26,679	30,266	25,710	23,012	30,412
Wages and salaries.....	7,896	10,546	7,914	5,633	8,956
Self-employment income.....	833	1,181	1,310	365	677

Social Security, private and government retirement.....	15,484	16,242	14,382	15,206	16,529
Interest, dividends, rental income, other property income.....	1,855	1,615	1,692	1,339	3,218
Unemployment and workers' compensation, veterans' benefits.....	136	203	3/67	114	186
Public assistance, supplemental security income, food stamps.....	273	339	223	179	429
Regular contributions for support.....	78	3/93	3/47	3/55	139
Other income.....	125	3/45	76	122	278
Personal taxes.....	1,727	2,337	1,599	991	2,512
Federal income taxes.....	1,161	1,087	1,162	737	1,979
State and local income taxes.....	383	1,036	245	98	345
Other taxes.....	183	214	192	156	188
Income after taxes.....	24,952	27,929	24,111	22,021	27,900
Addenda:					
Net change in total assets and liabilities....	756	3,476	-1,452	1,562	-762
Net change in total assets.....	2,734	3,792	763	3,711	2,551
Net change in total liabilities.....	1,978	316	2,216	2,148	3,313
Other financial information:					
Other money receipts.....	621	355	526	207	1,808
Mortgage principal paid on owned property...	-541	-617	-344	-527	-756
Estimated market value of owned home.....	92,138	102,273	80,756	70,579	134,720
Estimated monthly rental value of owned home	619	685	566	533	770
Gifts of goods and services.....	1,120	1,181	1,138	1,143	979
Food.....	44	30	45	40	62
Housing.....	222	225	238	227	182
Housekeeping supplies.....	42	38	59	27	46
Household textiles.....	12	9	15	15	6
Appliances and miscellaneous housewares...	30	31	24	29	42
Major appliances.....	8	3/4	6	7	3/18
Small appliances and miscellaneous housewares.....	22	27	18	22	24
Miscellaneous household equipment.....	59	55	75	55	48
Other housing.....	79	93	66	102	39
Apparel and services.....	304	278	283	356	279
Males, 2 and over.....	95	62	99	122	80
Females, 2 and over.....	116	120	91	134	120
Children under 2.....	23	12	15	35	28
Other apparel products and services.....	70	3/85	79	65	3/50
Jewelry and watches.....	33	3/56	3/29	3/15	3/41
All other apparel products and services.	37	3/30	50	50	3/9
Transportation.....	109	147	86	106	102
Health care.....	33	3/30	49	3/15	3/48
Entertainment.....	127	115	164	109	116
Toys, games, hobbies, and tricycles.....	41	3/33	63	3/29	3/36
Other entertainment.....	86	82	100	81	80
Education.....	112	3/181	3/63	140	3/52
All other gifts.....	169	174	210	150	138

- 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.