

**Table 3850. Consumer units with reference person age 65 and over by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999-2000**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,085	4,805	5,321	7,692	4,268
Consumer unit characteristics:					
Income before taxes ¹	\$25,903	\$24,163	\$23,936	\$25,416	\$30,828
Income after taxes ¹	24,611	22,838	22,760	24,501	28,785
Age of reference person	74.9	75.2	75.3	74.6	74.6
Average number in consumer unit:					
Persons	1.7	1.7	1.6	1.7	1.8
Children under 181	(²)	(²)	.1	.1
Persons 65 and over	1.4	1.3	1.3	1.4	1.4
Earners4	.4	.4	.4	.5
Vehicles	1.5	1.2	1.5	1.5	1.7
Percent distribution:					
Sex of reference person:					
Male	48	48	45	48	50
Female	52	52	55	52	50
Housing tenure:					
Homeowner	80	74	80	83	80
With mortgage	16	12	11	19	23
Without mortgage	63	61	69	65	57
Renter	20	26	20	17	20
Race of reference person:					
Black	9	8	6	14	3
White and other	91	92	94	86	97
Education of reference person:					
Elementary (1-8)	15	14	15	19	10
High school (9-12)	47	53	52	44	40
College	37	33	32	36	49
Never attended and other	(³)	(³)	(³)	1	1
At least one vehicle owned or leased	82	75	82	85	84
Average annual expenditures	\$26,590	\$25,302	\$26,978	\$24,546	\$31,215
Food	3,581	3,842	3,459	3,350	3,837
Food at home	2,356	2,539	2,143	2,285	2,536
Cereals and bakery products	367	413	342	352	369
Cereals and cereal products	119	122	109	121	127
Bakery products	247	291	233	231	242
Meats, poultry, fish, and eggs	594	672	521	593	597
Beef	168	189	163	156	169
Pork	132	125	125	150	118
Other meats	78	92	73	72	78
Poultry	102	118	78	113	95
Fish and seafood	86	120	61	69	108
Eggs	29	29	22	32	30
Dairy products	265	298	237	258	273
Fresh milk and cream	105	115	94	108	101
Other dairy products	160	183	143	150	172
Fruits and vegetables	472	511	423	443	539
Fresh fruits	159	177	144	144	182
Fresh vegetables	138	153	119	126	168
Processed fruits	104	115	96	97	114
Processed vegetables	71	66	65	76	75

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, 1999-2000 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home	\$658	\$645	\$619	\$639	\$758
Sugar and other sweets	93	98	97	87	94
Fats and oils	72	72	64	76	77
Miscellaneous foods	297	286	273	285	361
Nonalcoholic beverages	167	161	157	169	182
Food prepared by consumer unit on out-of-town trips	29	29	29	21	44
Food away from home	1,225	1,303	1,316	1,065	1,302
Alcoholic beverages	191	198	152	148	309
Housing	8,847	9,223	8,152	7,939	10,927
Shelter	4,586	5,253	4,145	3,785	5,829
Owned dwellings	3,007	3,342	2,674	2,608	3,764
Mortgage interest and charges	769	577	461	827	1,266
Property taxes	1,162	1,829	1,186	794	1,046
Maintenance, repairs, insurance, other expenses	1,076	936	1,027	987	1,452
Rented dwellings	1,161	1,540	1,091	790	1,490
Other lodging	418	371	380	386	575
Utilities, fuels, and public services	2,172	2,173	2,090	2,263	2,109
Natural gas	297	405	375	187	274
Electricity	841	700	754	1,033	762
Fuel oil and other fuels	119	268	83	82	65
Telephone services	617	589	609	643	612
Water and other public services	298	210	270	317	395
Household operations	703	453	526	591	1,409
Personal services	263	139	221	142	671
Other household expenses	440	315	305	449	738
Housekeeping supplies	422	451	428	388	440
Laundry and cleaning supplies	98	92	100	104	93
Other household products	198	199	207	186	204
Postage and stationery	126	160	121	97	143
Household furnishings and equipment	965	893	963	912	1,142
Household textiles	90	114	76	79	98
Furniture	203	165	212	179	278
Floor coverings	35	36	40	34	27
Major appliances	163	163	133	173	186
Small appliances, miscellaneous housewares	77	59	89	87	65
Miscellaneous household equipment	397	358	413	361	488
Apparel and services	1,006	1,080	870	881	1,312
Men and boys	211	226	231	201	186
Men, 16 and over	189	202	215	174	166
Boys, 2 to 15	22	24	15	27	20
Women and girls	411	480	366	369	459
Women, 16 and over	389	465	351	339	437
Girls, 2 to 15	22	15	15	31	22
Children under 2	21	30	14	23	18
Footwear	162	209	118	164	159
Other apparel products and services	201	135	141	125	490
Transportation	4,391	3,729	4,568	4,300	5,079
Vehicle purchases (net outlay)	1,907	1,462	2,219	1,936	1,968
Cars and trucks, new	1,190	984	1,413	1,203	1,119
Cars and trucks, used	714	479	800	733	839
Other vehicles	43	(⁵)	46	(⁵)	410
Gasoline and motor oil	689	563	661	719	814

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, 1999-2000 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses	\$1,408	\$1,293	\$1,326	\$1,347	\$1,749
Vehicle finance charges	109	74	94	126	139
Maintenance and repairs	480	418	403	476	651
Vehicle insurance	561	547	529	540	657
Vehicle rental, leases, licenses, other charges	257	255	300	204	303
Public transportation	386	411	362	298	547
Health care	3,133	2,699	3,381	3,120	3,338
Health insurance	1,586	1,424	1,722	1,611	1,557
Medical services	637	553	680	534	862
Drugs	764	577	848	844	726
Medical supplies	146	145	131	130	193
Entertainment	1,160	1,000	1,345	971	1,451
Fees and admissions	334	298	363	273	446
Television, radios, sound equipment	406	446	374	385	437
Pets, toys, and playground equipment	186	166	182	179	226
Other entertainment supplies, equipment, and services	235	90	426	133	342
Personal care products and services	433	447	402	418	481
Reading	155	172	167	121	185
Education	123	65	80	120	251
Tobacco products and smoking supplies	156	139	146	160	179
Miscellaneous	725	600	674	637	1,088
Cash contributions	1,728	1,296	2,608	1,371	1,762
Personal insurance and pensions	959	810	974	1,012	1,014
Life and other personal insurance	356	301	293	465	297
Pensions and Social Security	604	509	681	547	717
Sources of income and personal taxes: 1					
Money income before taxes	25,903	24,163	23,936	25,416	30,828
Wages and salaries	5,638	6,103	5,224	5,207	6,378
Self-employment income	1,059	372	1,060	1,173	1,572
Social Security, private and government retirement	16,202	15,872	15,295	16,754	16,657
Interest, dividends, rental income, other property income	2,496	1,421	1,907	1,889	5,335
Unemployment and workers' compensation, veterans' benefits	97	77	83	118	96
Public assistance, supplemental security income, food stamps	217	238	138	179	351
Regular contributions for support	94	425	184	62	113
Other income	101	55	45	34	325
Personal taxes	1,293	1,325	1,176	915	2,043
Federal income taxes	903	862	807	646	1,496
State and local income taxes	157	154	163	64	313
Other taxes	233	309	207	205	233
Income after taxes	24,611	22,838	22,760	24,501	28,785

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, 1999-2000 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	\$784	\$3,555	\$1,209	\$853	-\$2,992
Net change in total assets	1,781	3,943	2,194	1,872	-1,331
Net change in total liabilities	998	387	985	1,020	1,662
Other financial information:					
Other money receipts	466	78	601	474	723
Mortgage principal paid on owned property	-553	-421	-438	-609	-743
Estimated market value of owned home	100,235	107,460	79,337	79,407	155,697
Estimated monthly rental value of owned home ..	667	735	571	582	864
Gifts of goods and services	879	666	984	846	1,048
Food	36	49	32	27	42
Alcoholic beverages	7	5	6	4	15
Housing	253	209	289	255	256
Housekeeping supplies	31	32	39	21	39
Household textiles	16	14	14	15	22
Appliances and miscellaneous					
housewares	31	41	47	15	25
Major appliances	10	22	8	4 ³	8
Small appliances and miscellaneous					
housewares	21	18	39	12	17
Miscellaneous household equipment	64	51	107	43	59
Other housing	112	71	82	161	110
Apparel and services	163	169	161	169	152
Males, 2 and over	46	45	62	40	40
Females, 2 and over	62	51	54	69	74
Children under 2	18	29	14	18	13
Other apparel products and services	37	45	31	42	26
Jewelry and watches	18	29	18	13	15
All other apparel products and services	18	4 ¹⁵	4 ¹³	28	11
Transportation	48	31	54	32	90
Health care	94	28	187	86	68
Entertainment	99	64	88	92	168
Toys, games, hobbies, and tricycles	29	30	30	22	39
Other entertainment	70	34	57	70	128
Personal care products and services	9	4	9	8	14
Reading	4	3	3	2	8
Education	61	21	50	77	93
All other gifts	104	82	105	95	142

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.

n.a. Not applicable.