

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

| Item  | Total<br>65-74 | Northeast | Midwest          | South    | West     |
|---|----------------|-----------|------------------|----------|----------|
| Number of consumer units (in thousands) ..... | 11,362         | 2,287     | 2,691            | 4,108    | 2,275    |
| Consumer unit characteristics:                |                |           |                  |          |          |
| Income before taxes <sup>1</sup> .....        | \$39,153       | \$40,675  | \$37,410         | \$39,285 | \$39,437 |
| Income after taxes <sup>1</sup> .....         | 37,949         | 39,674    | 36,087           | 38,268   | 37,832   |
| Age of reference person .....                 | 69.3           | 69.3      | 69.2             | 69.2     | 69.4     |
| 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 .....                                | 1.8            | 1.5       | 2.0              | 1.8      | 2.0      |
| Percent distribution:                         |                |           |                  |          |          |
| Sex of reference person:                      |                |           |                  |          |          |
| Male .....                                    | 50             | 49        | 51               | 49       | 51       |
| Female .....                                  | 50             | 51        | 49               | 51       | 49       |
| Housing tenure:                               |                |           |                  |          |          |
| Homeowner .....                               | 83             | 74        | 87               | 84       | 85       |
| With mortgage .....                           | 27             | 23        | 23               | 26       | 36       |
| Without mortgage .....                        | 56             | 51        | 64               | 57       | 49       |
| Renter .....                                  | 17             | 26        | 13               | 16       | 15       |
| Race of reference person:                     |                |           |                  |          |          |
| Black or African-American .....               | 10             | 12        | 7                | 15       | 4        |
| White, Asian, and All Other Races .....       | 90             | 88        | 93               | 85       | 96       |
| Education of reference person:                |                |           |                  |          |          |
| Elementary (1-8) .....                        | 10             | 9         | 8                | 12       | 8        |
| High school (9-12) .....                      | 45             | 52        | 50               | 44       | 35       |
| College .....                                 | 45             | 38        | 42               | 44       | 56       |
| Never attended and other .....                | 1              | 1         | ( <sup>2</sup> ) | 1        | 1        |
| At least one vehicle owned or leased .....    | 88             | 78        | 92               | 89       | 91       |
| Average annual expenditures .....             | \$35,083       | \$34,098  | \$36,586         | \$32,727 | \$38,489 |
| Food .....                                    | 4,706          | 4,969     | 4,707            | 4,303    | 5,147    |
| Food at home .....                            | 2,968          | 3,028     | 2,951            | 2,798    | 3,221    |
| Cereals and bakery products .....             | 418            | 428       | 435              | 387      | 442      |
| Cereals and cereal products .....             | 127            | 128       | 127              | 115      | 149      |
| Bakery products .....                         | 291            | 301       | 308              | 273      | 293      |
| Meats, poultry, fish, and eggs .....          | 778            | 791       | 784              | 747      | 812      |
| Beef .....                                    | 231            | 222       | 226              | 224      | 256      |
| Pork .....                                    | 169            | 156       | 180              | 175      | 159      |
| Other meats .....                             | 103            | 106       | 132              | 89       | 91       |
| Poultry .....                                 | 118            | 129       | 107              | 113      | 129      |
| Fish and seafood .....                        | 116            | 132       | 102              | 110      | 128      |
| Eggs .....                                    | 41             | 46        | 37               | 37       | 49       |
| Dairy products .....                          | 330            | 353       | 297              | 320      | 361      |
| Fresh milk and cream .....                    | 122            | 124       | 116              | 118      | 132      |
| Other dairy products .....                    | 208            | 229       | 181              | 201      | 230      |
| Fruits and vegetables .....                   | 542            | 566       | 533              | 493      | 615      |
| Fresh fruits .....                            | 177            | 176       | 179              | 156      | 212      |
| Fresh vegetables .....                        | 187            | 203       | 168              | 162      | 233      |
| Processed fruits .....                        | 98             | 104       | 103              | 89       | 103      |
| Processed vegetables .....                    | 80             | 83        | 84               | 86       | 66       |

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, 2003-2004 — Continued**

| Item   | Total<br>65-74  | Northeast       | Midwest         | South           | West            |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| Other food at home .....                                     | \$899           | \$890           | \$902           | \$851           | \$990           |
| Sugar and other sweets .....                                 | 119             | 123             | 128             | 113             | 115             |
| Fats and oils .....  | 86              | 86              | 87              | 79              | 99              |
| Miscellaneous foods .....                                    | 431             | 423             | 421             | 415             | 477             |
| Nonalcoholic beverages .....                                 | 222             | 224             | 214             | 212             | 243             |
| Food prepared by consumer unit on<br>out-of-town trips ..... | 42              | 33              | 52              | 32              | 56              |
| Food away from home .....                                    | 1,738           | 1,941           | 1,756           | 1,505           | 1,926           |
| Alcoholic beverages .....                                    | 283             | 333             | 246             | 202             | 414             |
| Housing .....  | 10,954          | 11,491          | 10,719          | 10,323          | 11,827          |
| Shelter .....  | 5,774           | 6,646           | 5,393           | 5,200           | 6,385           |
| Owned dwellings .....  | 4,218           | 4,462           | 4,042           | 3,904           | 4,749           |
| Mortgage interest and charges .....                          | 1,333           | 1,321           | 1,002           | 1,185           | 2,003           |
| Property taxes .....   | 1,502           | 2,163           | 1,690           | 1,094           | 1,352           |
| Maintenance, repairs, insurance, other<br>expenses .....     | 1,383           | 977             | 1,349           | 1,624           | 1,394           |
| Rented dwellings .....                                       | 1,084           | 1,776           | 690             | 937             | 1,118           |
| Other lodging .....  | 472             | 408             | 661             | 359             | 518             |
| Utilities, fuels, and public services .....                  | 2,801           | 2,816           | 2,925           | 2,837           | 2,575           |
| Natural gas .....  | 444             | 610             | 650             | 257             | 372             |
| Electricity .....  | 1,059           | 876             | 998             | 1,288           | 900             |
| Fuel oil and other fuels .....                               | 152             | 325             | 150             | 111             | 53              |
| Telephone services .....                                     | 794             | 753             | 783             | 839             | 768             |
| Water and other public services .....                        | 353             | 252             | 344             | 343             | 482             |
| Household operations .....                                   | 513             | 358             | 451             | 567             | 644             |
| Personal services .....                                      | 32              | <sup>3</sup> 25 | <sup>3</sup> 21 | <sup>3</sup> 52 | <sup>3</sup> 16 |
| Other household expenses .....                               | 481             | 333             | 430             | 515             | 628             |
| Housekeeping supplies .....                                  | 580             | 533             | 702             | 523             | 592             |
| Laundry and cleaning supplies .....                          | 123             | 117             | 131             | 120             | 125             |
| Other household products .....                               | 299             | 229             | 405             | 280             | 287             |
| Postage and stationery .....                                 | 158             | 188             | 166             | 123             | 180             |
| Household furnishings and equipment .....                    | 1,286           | 1,138           | 1,249           | 1,197           | 1,630           |
| Household textiles .....                                     | 123             | 117             | 106             | 100             | 188             |
| Furniture .....  | 273             | 228             | 331             | 235             | 320             |
| Floor coverings .....  | 58              | 58              | 60              | 32              | 105             |
| Major appliances .....                                       | 214             | 220             | 206             | 197             | 247             |
| Small appliances, miscellaneous<br>housewares .....          | 94              | 84              | 83              | 95              | 113             |
| Miscellaneous household equipment .....                      | 524             | 431             | 463             | 539             | 658             |
| Apparel and services .....                                   | 1,195           | 1,364           | 1,131           | 1,107           | 1,253           |
| Men and boys .....   | 264             | 284             | 248             | 272             | 246             |
| Men, 16 and over .....                                       | 229             | 242             | 217             | 240             | 211             |
| Boys, 2 to 15 .....  | 35              | 42              | 30              | 33              | 35              |
| Women and girls .....  | 547             | 665             | 522             | 497             | 543             |
| Women, 16 and over .....                                     | 500             | 588             | 478             | 458             | 508             |
| Girls, 2 to 15 .....   | 47              | 77              | 44              | 39              | 35              |
| Children under 2 .....                                       | 24              | 35              | 25              | 20              | 18              |
| Footwear .....   | 184             | 169             | 179             | 172             | 224             |
| Other apparel products and services .....                    | 177             | 211             | 157             | 145             | 223             |
| Transportation .....   | 6,258           | 5,763           | 6,518           | 5,885           | 7,117           |
| Vehicle purchases (net outlay) .....                         | 2,795           | 2,617           | 2,890           | 2,775           | 2,900           |
| Cars and trucks, new .....                                   | 1,732           | 1,529           | 1,818           | 1,558           | 2,151           |
| Cars and trucks, used .....                                  | 1,039           | 1,065           | 1,030           | 1,194           | 746             |
| Other vehicles .....   | <sup>3</sup> 24 | <sup>3</sup> 23 | <sup>3</sup> 42 | <sup>3</sup> 24 | <sup>3</sup> 4  |
| Gasoline and motor oil .....                                 | 1,138           | 950             | 1,179           | 1,155           | 1,246           |

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, 2003-2004 — Continued**

| Item  | Total<br>65-74 | Northeast        | Midwest         | South            | West             |
|---|----------------|------------------|-----------------|------------------|------------------|
| Other vehicle expenses .....  | \$1,879        | \$1,783          | \$1,999         | \$1,654          | \$2,235          |
| Vehicle finance charges .....   | 187            | 144              | 197             | 200              | 195              |
| Maintenance and repairs .....   | 593            | 497              | 614             | 522              | 791              |
| Vehicle insurance .....   | 774            | 798              | 754             | 737              | 840              |
| Vehicle rental, leases, licenses, other<br>charges .....              | 325            | 344              | 434             | 196              | 409              |
| Public transportation .....   | 446            | 414              | 449             | 301              | 737              |
| Health care .....   | 3,711          | 3,236            | 4,049           | 3,759            | 3,702            |
| Health insurance .....  | 2,071          | 1,884            | 2,328           | 2,043            | 2,006            |
| Medical services .....  | 656            | 652              | 624             | 607              | 788              |
| Drugs .....   | 846            | 588              | 929             | 984              | 754              |
| Medical supplies .....  | 138            | 112              | 169             | 125              | 153              |
| Entertainment .....   | 1,948          | 1,837            | 1,606           | 1,687            | 2,925            |
| Fees and admissions .....   | 423            | 365              | 457             | 365              | 544              |
| Television, radios, sound equipment .....                             | 594            | 624              | 600             | 534              | 665              |
| Pets, toys, hobbies, and playground<br>equipment .....                | 357            | 707              | 299             | 214              | 323              |
| Other entertainment supplies, equipment,<br>and services .....        | 574            | 142              | 250             | 574              | 1,395            |
| Personal care products and services .....                             | 502            | 509              | 477             | 492              | 542              |
| Reading .....   | 153            | 157              | 175             | 119              | 185              |
| Education .....   | 263            | 262              | 307             | 214              | 302              |
| Tobacco products and smoking supplies .....                           | 208            | 252              | 198             | 202              | 189              |
| Miscellaneous .....   | 640            | 543              | 716             | 598              | 720              |
| Cash contributions .....  | 2,137          | 1,365            | 3,691           | 1,810            | 1,667            |
| Personal insurance and pensions .....                                 | 2,123          | 2,018            | 2,046           | 2,025            | 2,498            |
| Life and other personal insurance .....                               | 488            | 376              | 508             | 530              | 505              |
| Pensions and Social Security .....                                    | 1,635          | 1,642            | 1,538           | 1,495            | 1,994            |
| Sources of income and personal taxes: <sup>1</sup>                    |                |                  |                 |                  |                  |
| Money income before taxes .....                                       | 39,153         | 40,675           | 37,410          | 39,285           | 39,437           |
| Wages and salaries .....  | 14,586         | 18,525           | 12,211          | 13,835           | 14,805           |
| Self-employment income .....  | 2,574          | 1,153            | 2,071           | 3,896            | 2,177            |
| Social Security, private and government<br>retirement .....           | 19,512         | 18,517           | 20,843          | 19,469           | 19,025           |
| Interest, dividends, rental income, other<br>property income .....    | 1,959          | 1,745            | 2,046           | 1,689            | 2,557            |
| Unemployment and workers' compensation,<br>veterans' benefits .....   | 105            | 189              | <sup>3</sup> 45 | <sup>3</sup> 115 | <sup>3</sup> 74  |
| Public assistance, supplemental security<br>income, food stamps ..... | 233            | 262              | 103             | 151              | 504              |
| Regular contributions for support .....                               | 78             | <sup>3</sup> 86  | <sup>3</sup> 58 | <sup>3</sup> 68  | <sup>3</sup> 113 |
| Other income .....  | 107            | <sup>3</sup> 198 | <sup>3</sup> 34 | 63               | <sup>3</sup> 183 |
| Personal taxes .....  | 1,204          | 1,001            | 1,324           | 1,018            | 1,605            |
| Federal income taxes .....  | 840            | 599              | 811             | 746              | 1,282            |
| State and local income taxes .....                                    | 133            | 186              | 181             | 34               | 203              |
| Other taxes .....   | 232            | 216              | 332             | 238              | 121              |
| Income after taxes .....  | 37,949         | 39,674           | 36,087          | 38,268           | 37,832           |

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, 2003-2004 — Continued**

| Item   | Total<br>65-74 | Northeast       | Midwest         | South           | West            |
|--|----------------|-----------------|-----------------|-----------------|-----------------|
| Addenda:   |                |                 |                 |                 |                 |
| Net change in total assets and liabilities .....       | -\$4,765       | \$295           | -\$3,481        | -\$6,561        | -\$8,127        |
| Net change in total assets .....                       | 617            | 678             | 1,909           | -2,470          | 4,602           |
| Net change in total liabilities .....                  | 5,382          | 382             | 5,390           | 4,091           | 12,730          |
| Other financial information:                           |                |                 |                 |                 |                 |
| Other money receipts .....                             | 554            | 390             | 631             | 434             | 845             |
| Mortgage principal paid on owned property .....        | -1,156         | -1,143          | -1,174          | -1,043          | -1,352          |
| Estimated market value of owned home .....             | 156,812        | 173,732         | 132,129         | 121,821         | 232,175         |
| Estimated monthly rental value of<br>owned home .....  | 854            | 912             | 784             | 727             | 1,107           |
| Gifts of goods and services .....                      | 1,010          | 969             | 1,144           | 884             | 1,118           |
| Food .....   | 62             | 98              | 41              | 67              | 42              |
| Alcoholic beverages .....                              | 13             | <sup>3</sup> 11 | 6               | 19              | 14              |
| Housing .....  | 213            | 190             | 244             | 206             | 215             |
| Housekeeping supplies .....                            | 46             | 61              | 48              | 37              | 45              |
| Household textiles .....                               | 19             | 13              | 16              | <sup>3</sup> 19 | 28              |
| Appliances and miscellaneous<br>housewares .....       | 31             | <sup>3</sup> 15 | 37              | 34              | 36              |
| Major appliances .....                                 | 8              | <sup>3</sup> 2  | <sup>3</sup> 2  | 13              | 10              |
| Small appliances and miscellaneous<br>housewares ..... | 23             | <sup>3</sup> 13 | 34              | 21              | 26              |
| Miscellaneous household equipment .....                | 53             | 56              | 64              | 50              | 41              |
| Other housing .....                                    | 65             | 45              | 80              | 66              | 65              |
| Apparel and services .....                             | 261            | 364             | 270             | 217             | 225             |
| Males, 2 and over .....                                | 73             | 81              | 51              | 74              | 87              |
| Females, 2 and over .....                              | 115            | 182             | 141             | 80              | 80              |
| Children under 2 .....                                 | 22             | 35              | 20              | 19              | 15              |
| Other apparel products and services .....              | 51             | 66              | 57              | 43              | 43              |
| Jewelry and watches .....                              | 21             | <sup>3</sup> 42 | 16              | 18              | 14              |
| All other apparel products and services .....          | 30             | <sup>3</sup> 25 | <sup>3</sup> 41 | 26              | 29              |
| Transportation .....                                   | 45             | 79              | 55              | 21              | 43              |
| Health care .....                                      | 35             | <sup>3</sup> 15 | <sup>3</sup> 26 | 43              | <sup>3</sup> 50 |
| Entertainment .....                                    | 77             | 83              | 103             | 55              | 77              |
| Toys, games, arts and crafts, and tricycles .....      | 37             | 42              | 44              | 29              | 35              |
| Other entertainment .....                              | 40             | 42              | 59              | 26              | 42              |
| Personal care products and services .....              | 15             | 22              | 11              | 16              | 11              |
| Reading .....  | 3              | 2               | 2               | 3               | 5               |
| Education .....  | 153            | 63              | 232             | 148             | 160             |
| All other gifts .....                                  | 133            | 42              | 156             | 88              | 279             |

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are

considered to be complete income reporters.

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors.