

Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,786	4,812	5,481	8,018	4,475
Consumer unit characteristics:					
Income before taxes	\$36,034	\$35,536	\$34,750	\$33,553	\$42,587
Income after taxes	35,101	34,790	34,067	32,568	41,241
Age of reference person	75.3	75.7	75.5	74.8	75.3
Average number in consumer unit:					
Persons	1.7	1.7	1.6	1.7	1.8
Children under 181	(¹)	(¹)	.1	.1
Persons 65 and over	1.4	1.4	1.4	1.4	1.4
Earners5	.4	.5	.4	.5
Vehicles	1.5	1.2	1.7	1.6	1.7
Percent distribution:					
Sex of reference person:					
Male	45	44	44	43	49
Female	55	56	56	57	51
Housing tenure:					
Homeowner	80	75	83	83	79
With mortgage	19	14	16	19	27
Without mortgage	62	61	67	63	53
Renter	20	25	17	17	21
Race of reference person:					
Black or African-American	9	9	7	14	4
White, Asian, and all other races	91	91	93	86	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	5	4	1	5	12
Not Hispanic or Latino	95	96	99	95	88
Education of reference person:					
Elementary (1-8)	12	10	10	16	7
High school (9-12)	45	51	51	44	33
College	43	39	39	39	59
Never attended and other	1	1	(²)	1	1
At least one vehicle owned or leased	83	75	86	86	85
Average annual expenditures	\$31,913	\$32,057	\$30,897	\$29,127	\$37,852
Food	4,183	4,427	3,762	4,038	4,648
Food at home	2,662	2,840	2,369	2,600	2,906
Cereals and bakery products	380	440	347	358	393
Cereals and cereal products	112	125	107	104	115
Bakery products	268	314	240	254	278
Meats, poultry, fish, and eggs	631	703	566	603	675
Beef	177	179	166	166	203
Pork	137	138	130	145	129
Other meats	85	99	92	72	85
Poultry	97	114	79	100	93
Fish and seafood	103	136	72	87	129
Eggs	33	36	27	33	37
Dairy products	310	329	272	312	330
Fresh milk and cream	118	119	110	122	121
Other dairy products	192	210	161	191	208
Fruits and vegetables	500	550	458	469	546
Fresh fruits	172	192	162	154	193
Fresh vegetables	157	179	129	144	188
Processed fruits	100	106	101	95	101
Processed vegetables	71	74	67	76	64

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, 2004-2005 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home	\$842	\$819	\$727	\$857	\$962
Sugar and other sweets	108	106	98	114	112
Fats and oils	74	74	67	74	81
Miscellaneous foods	422	414	349	436	486
Nonalcoholic beverages	202	199	172	212	221
Food prepared by consumer unit on out-of-town trips	35	26	42	21	63
Food away from home	1,521	1,587	1,393	1,437	1,742
Alcoholic beverages	254	328	182	194	358
Housing	10,673	11,682	9,919	9,417	12,722
Shelter	5,600	6,546	5,192	4,518	7,024
Owned dwellings	3,730	4,310	3,466	3,216	4,352
Mortgage interest and charges	978	829	690	938	1,562
Property taxes	1,468	2,155	1,617	1,048	1,299
Maintenance, repairs, insurance, other expenses	1,285	1,327	1,159	1,230	1,491
Rented dwellings	1,444	1,861	1,201	1,008	2,074
Other lodging	426	375	525	294	597
Utilities, fuels, and public services	2,703	2,859	2,699	2,693	2,559
Natural gas	467	642	655	280	382
Electricity	995	860	909	1,189	898
Fuel oil and other fuels	181	407	132	122	102
Telephone services	716	685	681	765	703
Water and other public services	345	265	321	338	474
Household operations	671	724	567	598	873
Personal services	153	294	101	95	169
Other household expenses	517	430	465	502	703
Housekeeping supplies	522	514	477	516	586
Laundry and cleaning supplies	109	93	99	119	118
Other household products	260	257	255	252	279
Postage and stationery	153	164	123	145	188
Household furnishings and equipment	1,177	1,040	985	1,092	1,681
Household textiles	122	155	74	97	184
Furniture	262	225	220	223	423
Floor coverings	35	31	26	22	76
Major appliances	192	180	166	167	272
Small appliances, miscellaneous housewares	92	75	91	87	119
Miscellaneous household equipment	474	374	408	497	607
Apparel and services	930	1,027	785	900	1,048
Men and boys	197	172	177	204	231
Men, 16 and over	174	147	159	181	206
Boys, 2 to 15	23	25	18	23	25
Women and girls	439	546	353	443	424
Women, 16 and over	413	517	323	419	401
Girls, 2 to 15	26	29	30	24	23
Children under 2	21	32	22	16	20
Footwear	141	145	125	131	171
Other apparel products and services	131	132	108	105	202
Transportation	4,977	4,743	4,737	4,554	6,277
Vehicle purchases (net outlay)	1,946	1,941	1,843	1,749	2,428
Cars and trucks, new	1,206	1,191	1,310	911	1,623
Cars and trucks, used	734	729	533	835	805
Other vehicles	36	322	(⁴)	33	(⁴)
Gasoline and motor oil	1,086	909	1,066	1,133	1,216

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, 2004-2005 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses	\$1,566	\$1,467	\$1,530	\$1,434	\$1,948
Vehicle finance charges	112	90	106	127	119
Maintenance and repairs	513	434	479	474	706
Vehicle insurance	683	676	653	658	770
Vehicle rental, leases, licenses, and other charges	257	266	292	175	353
Public transportation	380	427	298	238	685
Healthcare	4,052	3,802	4,400	3,780	4,374
Health insurance	2,224	2,168	2,453	2,098	2,230
Medical services	726	725	749	541	1,032
Drugs	953	789	1,059	985	935
Medical supplies	148	120	139	155	177
Entertainment	1,472	1,280	1,239	1,318	2,230
Fees and admissions	386	311	388	313	596
Audio and visual equipment and services	597	644	525	559	701
Pets, toys, hobbies, and playground equipment	218	218	184	200	291
Other entertainment supplies, equipment, and services	270	107	143	246	642
Personal care products and services	465	479	413	418	593
Reading	145	157	153	110	184
Education	243	345	233	191	239
Tobacco products and smoking supplies	155	172	141	160	146
Miscellaneous	739	723	752	627	934
Cash contributions	1,941	1,444	2,640	1,755	1,953
Personal insurance and pensions	1,684	1,448	1,541	1,665	2,145
Life and other personal insurance	388	249	293	526	406
Pensions and Social Security	1,296	1,199	1,248	1,139	1,740
Sources of income and personal taxes:					
Money income before taxes	36,034	35,536	34,750	33,553	42,587
Wages and salaries	10,405	11,552	9,083	9,957	11,593
Self-employment income	2,247	1,142	2,022	1,778	4,552
Social Security, private and government retirement	20,098	19,653	20,494	19,293	21,533
Interest, dividends, rental income, other property income	2,731	2,596	2,798	2,035	4,041
Unemployment and workers' compensation, veterans' benefits	87	138	39	62	134
Public assistance, supplemental security income, food stamps	216	199	87	194	430
Regular contributions for support	154	136	163	150	169
Other income	97	119	65	84	135
Personal taxes	933	745	684	985	1,345
Federal income taxes	625	359	330	741	1,065
State and local income taxes	94	90	99	51	167
Other taxes	214	296	255	193	114
Income after taxes	35,101	34,790	34,067	32,568	41,241

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, 2004-2005 — Continued

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$4,026	- \$2,429	- \$2,084	- \$5,320	- \$5,806
Net change in total assets	490	261	889	-454	1,934
Net change in total liabilities	4,516	2,690	2,973	4,867	7,740
Other financial information:					
Other money receipts	478	280	492	523	595
Mortgage principal paid on owned property	-882	-704	-738	-825	-1,355
Estimated market value of owned home	159,504	171,809	119,616	128,542	250,604
Estimated monthly rental value of owned home	850	898	723	747	1,138
Gifts of goods and services	944	904	1,003	756	1,242
Food	48	60	30	45	62
Alcoholic beverages	9	7	3	11	12
Housing	203	210	171	134	357
Housekeeping supplies	30	32	25	28	37
Household textiles	14	24	7	10	18
Appliances and miscellaneous housewares	28	39	26	21	33
Major appliances	11	21	³ 6	7	14
Small appliances and miscellaneous housewares	17	18	20	14	19
Miscellaneous household equipment	40	37	51	31	45
Other housing	91	79	61	44	224
Apparel and services	175	158	161	181	196
Males, 2 and over	49	44	43	50	61
Females, 2 and over	76	65	77	82	79
Children under 2	19	27	19	16	17
Other apparel products and services	30	21	22	34	40
Jewelry and watches	10	6	10	10	12
All other apparel products and services ...	20	³ 16	³ 11	24	28
Transportation	46	32	69	47	31
Health care	115	³ 79	253	43	116
Entertainment	54	48	52	49	71
Toys, games, arts and crafts, and tricycles	24	22	19	23	36
Other entertainment	30	27	33	26	35
Personal care products and services	16	9	6	15	35
Reading	2	2	2	2	3
Education	159	248	153	124	132
All other gifts	117	51	102	106	227

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.