

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 181	.1	.1	.1	.1
Persons 65 and over	1.4	1.4	1.4	1.4	1.4
Earners7	.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	(³)	²⁶	(³)
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	² 34	² 5	5	9
Small appliances and miscellaneous housewares	22	² 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	² 6	15	12	18
All other apparel products and services ...	26	² 22	² 22	29	² 29
Transportation	58	45	50	78	45
Health care	20	² 15	² 9	² 22	² 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

¹ Value less than or equal to 0.5.

² Data are likely to have large sampling errors.

³ No data reported.

n.a. Not applicable.