

**Table 3850. Consumer units with reference person age 65 and over by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,960	4,525	5,364	7,816	4,255
Consumer unit characteristics:					
Income before taxes ¹	\$28,638	\$29,239	\$28,259	\$27,154	\$31,170
Income after taxes ¹	27,563	28,158	27,091	26,368	29,683
Age of reference person	75.0	75.2	75.3	74.5	75.3
Average number in consumer unit:					
Persons	1.7	1.7	1.6	1.7	1.7
Children under 181	.1	.1	.1	.1
Persons 65 and over	1.4	1.3	1.3	1.4	1.4
Earners4	.4	.5	.4	.5
Vehicles	1.5	1.3	1.5	1.5	1.7
Percent distribution:					
Sex of reference person:					
Male	46	50	41	46	47
Female	54	50	59	54	53
Housing tenure:					
Homeowner	80	74	79	86	78
With mortgage	18	13	16	19	22
Without mortgage	62	61	63	66	55
Renter	20	26	21	14	22
Race of reference person:					
Black	9	7	7	14	3
White and other	91	93	93	86	97
Education of reference person:					
Elementary (1-8)	14	14	13	17	10
High school (9-12)	47	51	54	45	40
College	38	34	33	38	49
Never attended and other	(²)	(²)	(²)	(²)	1
At least one vehicle owned or leased	82	74	83	85	85
Average annual expenditures	\$27,909	\$29,417	\$27,098	\$26,079	\$30,630
Food	3,829	3,898	3,670	3,625	4,297
Food at home	2,491	2,456	2,308	2,495	2,753
Cereals and bakery products	381	401	357	378	395
Cereals and cereal products	121	116	111	122	136
Bakery products	261	285	246	256	259
Meats, poultry, fish, and eggs	641	643	594	650	681
Beef	183	167	205	176	186
Pork	146	128	126	176	140
Other meats	81	95	76	71	86
Poultry	109	119	93	108	119
Fish and seafood	93	107	70	86	114
Eggs	30	28	23	32	37
Dairy products	265	266	246	260	295
Fresh milk and cream	108	103	104	108	117
Other dairy products	157	163	142	152	179
Fruits and vegetables	489	485	447	472	571
Fresh fruits	160	159	149	149	192
Fresh vegetables	152	155	130	143	189
Processed fruits	104	107	100	100	112
Processed vegetables	74	65	68	81	78

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, 2001-2002 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home	\$715	\$661	\$664	\$734	\$811
Sugar and other sweets	102	91	102	105	110
Fats and oils	75	73	66	80	82
Miscellaneous foods	329	298	309	339	371
Nonalcoholic beverages	176	163	159	182	205
Food prepared by consumer unit on out-of-town trips	33	36	29	27	43
Food away from home	1,338	1,442	1,363	1,130	1,544
Alcoholic beverages	214	262	175	172	280
Housing	9,265	10,362	8,531	8,429	10,555
Shelter	4,839	5,907	4,455	3,923	5,870
Owned dwellings	3,210	3,924	2,825	2,808	3,673
Mortgage interest and charges	873	652	681	858	1,377
Property taxes	1,271	2,152	1,193	918	1,082
Maintenance, repairs, insurance, other expenses	1,066	1,120	951	1,032	1,214
Rented dwellings	1,230	1,531	1,288	759	1,701
Other lodging	399	452	342	356	496
Utilities, fuels, and public services	2,425	2,479	2,348	2,507	2,317
Natural gas	383	513	464	270	348
Electricity	914	745	845	1,132	781
Fuel oil and other fuels	132	337	98	76	62
Telephone services	670	632	658	693	684
Water and other public services	326	252	283	336	441
Household operations	651	763	412	734	679
Personal services	190	156	96	318	111
Other household expenses	461	608	316	416	568
Housekeeping supplies	448	391	456	434	524
Laundry and cleaning supplies	106	90	103	111	119
Other household products	206	179	208	203	239
Postage and stationery	136	123	145	120	166
Household furnishings and equipment	901	821	860	831	1,165
Household textiles	97	88	98	89	117
Furniture	199	222	185	180	226
Floor coverings	32	26	36	26	42
Major appliances	141	104	128	139	199
Small appliances, miscellaneous housewares	63	59	69	60	65
Miscellaneous household equipment	370	322	343	336	517
Apparel and services	931	1,037	963	829	953
Men and boys	200	234	187	181	213
Men, 16 and over	176	204	156	163	194
Boys, 2 to 15	24	31	31	18	19
Women and girls	429	473	488	377	395
Women, 16 and over	401	445	457	349	368
Girls, 2 to 15	28	28	31	27	27
Children under 2	19	22	20	17	16
Footwear	151	139	163	133	179
Other apparel products and services	132	169	104	121	149
Transportation	4,475	4,546	4,344	4,289	4,907
Vehicle purchases (net outlay)	1,838	1,914	1,827	1,847	1,755
Cars and trucks, new	1,056	1,308	1,026	986	952
Cars and trucks, used	771	592	763	861	803
Other vehicles	312	314	337	(⁴)	(⁴)
Gasoline and motor oil	780	686	797	764	887

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, 2001-2002 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses	\$1,531	\$1,541	\$1,456	\$1,417	\$1,822
Vehicle finance charges	140	123	128	148	158
Maintenance and repairs	473	464	420	434	622
Vehicle insurance	643	603	619	642	719
Vehicle rental, leases, licenses, other charges	274	351	289	193	324
Public transportation	326	404	264	259	443
Health care	3,540	3,130	3,715	3,632	3,588
Health insurance	1,830	1,779	1,930	1,809	1,799
Medical services	637	512	649	665	705
Drugs	920	700	995	1,029	859
Medical supplies	152	139	140	129	225
Entertainment	1,103	1,115	1,030	976	1,420
Fees and admissions	298	314	255	248	428
Television, radios, sound equipment	447	523	398	426	467
Pets, toys, and playground equipment	185	139	175	195	232
Other entertainment supplies, equipment, and services	173	139	202	107	293
Personal care products and services	423	397	428	408	477
Reading	146	173	149	113	173
Education	188	309	158	123	216
Tobacco products and smoking supplies	153	134	160	170	133
Miscellaneous	788	1,306	566	668	738
Cash contributions	1,631	1,538	2,066	1,410	1,587
Personal insurance and pensions	1,222	1,213	1,144	1,236	1,305
Life and other personal insurance	395	332	407	445	357
Pensions and Social Security	827	881	737	790	948
Sources of income and personal taxes: ¹					
Money income before taxes	28,638	29,239	28,259	27,154	31,170
Wages and salaries	7,605	9,656	6,887	6,795	7,817
Self-employment income	1,048	661	1,229	746	1,787
Social Security, private and government retirement	17,479	17,152	17,445	17,532	17,757
Interest, dividends, rental income, other property income	1,789	1,210	1,780	1,601	2,737
Unemployment and workers' compensation, veterans' benefits	77	106	69	59	91
Public assistance, supplemental security income, food stamps	337	308	211	290	597
Regular contributions for support	174	391	391	103	138
Other income	128	55	248	28	245
Personal taxes	1,075	1,081	1,169	786	1,487
Federal income taxes	773	691	766	602	1,179
State and local income taxes	143	178	175	55	228
Other taxes	159	211	227	130	79
Income after taxes	27,563	28,158	27,091	26,368	29,683

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, 2001-2002 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	\$958	\$10,884	-\$1,605	-\$2,043	-\$858
Net change in total assets	2,838	11,229	-328	-178	3,444
Net change in total liabilities	1,880	346	1,276	1,865	4,302
Other financial information:					
Other money receipts	458	200	485	349	899
Mortgage principal paid on owned property	-638	-481	-612	-607	-894
Estimated market value of owned home	120,077	164,288	85,654	89,252	173,076
Estimated monthly rental value of owned home ..	745	825	615	665	971
Gifts of goods and services	827	923	898	652	945
Food	40	55	40	26	48
Alcoholic beverages	10	9	10	4	19
Housing	208	210	251	169	222
Housekeeping supplies	37	36	44	30	42
Household textiles	15	22	20	8	10
Appliances and miscellaneous					
housewares	20	18	27	15	24
Major appliances	5	³ 4	5	3	11
Small appliances and miscellaneous					
housewares	15	14	22	12	13
Miscellaneous household equipment	49	42	59	41	58
Other housing	87	91	100	75	88
Apparel and services	184	225	229	132	169
Males, 2 and over	64	72	65	54	69
Females, 2 and over	71	101	105	36	52
Children under 2	18	22	18	16	16
Other apparel products and services	32	31	40	26	32
Jewelry and watches	10	14	8	8	14
All other apparel products and services	22	18	32	18	19
Transportation	48	81	14	22	105
Health care	52	58	59	60	26
Entertainment	56	54	63	51	59
Toys, games, hobbies, and tricycles	26	25	27	25	27
Other entertainment	30	29	36	26	31
Personal care products and services	16	20	16	19	9
Reading	3	2	3	2	4
Education	111	159	124	68	122
All other gifts	99	50	89	98	163

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.

n.a. Not applicable.