

**Table 3850. Consumer units with reference person age 65 and over by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	22,839	4,823	5,483	7,983	4,550
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$33,076	\$33,277	\$31,862	\$32,681	\$35,024
Income after taxes <sup>1</sup> .....	31,714	32,557	30,904	30,619	33,747
Age of reference person .....	75.2	75.5	75.5	74.8	75.4
Average number in consumer unit:					
Persons .....	1.7	1.7	1.6	1.7	1.8
Children under 18 .....	.1	( <sup>2</sup> )	( <sup>2</sup> )	.1	.1
Persons 65 and over .....	1.4	1.3	1.4	1.4	1.4
Earners .....	.4	.4	.5	.4	.5
Vehicles .....	1.5	1.2	1.6	1.6	1.7
Percent distribution:					
Sex of reference person:					
Male .....	46	46	44	45	49
Female .....	54	54	56	55	51
Housing tenure:					
Homeowner .....	80	73	81	84	81
With mortgage .....	18	14	14	19	26
Without mortgage .....	63	59	67	65	56
Renter .....	20	27	19	16	19
Race of reference person:					
Black or African-American .....	10	10	6	14	5
White, Asian, and All Other Races .....	90	90	94	86	95
Education of reference person:					
Elementary (1-8) .....	13	12	12	17	9
High school (9-12) .....	46	53	51	43	37
College .....	40	34	37	40	53
Never attended and other .....	1	1	( <sup>3</sup> )	1	1
At least one vehicle owned or leased .....	82	71	85	85	85
Average annual expenditures .....	\$30,259	\$29,467	\$30,162	\$28,380	\$34,425
Food .....	4,051	4,245	3,779	3,777	4,613
Food at home .....	2,648	2,716	2,478	2,519	2,984
Cereals and bakery products .....	390	429	368	360	427
Cereals and cereal products .....	119	122	110	110	140
Bakery products .....	271	306	257	250	287
Meats, poultry, fish, and eggs .....	677	692	634	648	760
Beef .....	192	177	183	183	230
Pork .....	152	132	157	157	160
Other meats .....	87	97	99	75	84
Poultry .....	106	124	82	107	115
Fish and seafood .....	103	125	80	90	128
Eggs .....	37	38	32	36	43
Dairy products .....	295	312	265	288	321
Fresh milk and cream .....	113	114	106	113	119
Other dairy products .....	182	198	159	175	202
Fruits and vegetables .....	497	517	467	455	579
Fresh fruits .....	164	160	158	147	201
Fresh vegetables .....	163	177	137	146	208
Processed fruits .....	97	105	99	86	104
Processed vegetables .....	73	75	72	76	67

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, 2003-2004 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home .....	\$789	\$765	\$745	\$769	\$896
Sugar and other sweets .....	105	106	105	102	108
Fats and oils .....	78	76	73	74	93
Miscellaneous foods .....	380	361	352	371	446
Nonalcoholic beverages .....	196	200	179	198	208
Food prepared by consumer unit on out-of-town trips .....	30	22	35	25	42
Food away from home .....	1,402	1,529	1,301	1,258	1,630
Alcoholic beverages .....	222	264	176	165	327
Housing .....	9,993	10,802	9,467	9,068	11,378
Shelter .....	5,265	6,087	5,048	4,433	6,116
Owned dwellings .....	3,519	3,950	3,259	3,197	3,943
Mortgage interest and charges .....	857	750	582	796	1,408
Property taxes .....	1,407	2,011	1,550	1,052	1,220
Maintenance, repairs, insurance, other expenses .....	1,255	1,189	1,126	1,349	1,315
Rented dwellings .....	1,362	1,812	1,312	937	1,688
Other lodging .....	384	325	477	299	485
Utilities, fuels, and public services .....	2,532	2,568	2,525	2,584	2,411
Natural gas .....	419	574	568	253	364
Electricity .....	951	784	877	1,158	856
Fuel oil and other fuels .....	150	328	122	115	58
Telephone services .....	684	635	660	738	670
Water and other public services .....	328	247	298	319	462
Household operations .....	665	768	450	661	820
Personal services .....	204	417	49	185	197
Other household expenses .....	461	351	401	476	623
Housekeeping supplies .....	497	450	536	459	563
Laundry and cleaning supplies .....	107	95	110	109	113
Other household products .....	248	201	289	238	264
Postage and stationery .....	142	155	137	111	186
Household furnishings and equipment .....	1,034	929	908	931	1,468
Household textiles .....	122	153	68	94	197
Furniture .....	210	181	216	183	280
Floor coverings .....	46	40	38	24	99
Major appliances .....	170	160	150	157	226
Small appliances, miscellaneous housewares .....	77	64	67	74	105
Miscellaneous household equipment .....	410	331	370	398	560
Apparel and services .....	907	1,047	777	846	1,014
Men and boys .....	187	188	163	194	202
Men, 16 and over .....	165	166	144	173	175
Boys, 2 to 15 .....	22	23	19	21	27
Women and girls .....	425	541	370	384	433
Women, 16 and over .....	395	501	339	358	408
Girls, 2 to 15 .....	30	40	31	26	25
Children under 2 .....	19	28	18	15	18
Footwear .....	145	144	114	140	189
Other apparel products and services .....	132	145	112	114	172
Transportation .....	4,849	4,175	4,872	4,832	5,565
Vehicle purchases (net outlay) .....	2,107	1,765	2,222	2,216	2,139
Cars and trucks, new .....	1,341	991	1,481	1,328	1,566
Cars and trucks, used .....	754	763	720	876	570
Other vehicles .....	412	411	421	412	43
Gasoline and motor oil .....	877	717	878	910	990

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, 2003-2004 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,516	\$1,350	\$1,478	\$1,439	\$1,873
Vehicle finance charges .....	120	80	117	138	133
Maintenance and repairs .....	479	382	454	455	651
Vehicle insurance .....	675	647	625	683	752
Vehicle rental, leases, licenses, other charges .....	243	240	283	164	336
Public transportation .....	349	344	295	267	564
Health care .....	3,820	3,238	4,286	3,755	3,983
Health insurance .....	2,072	1,919	2,330	2,003	2,046
Medical services .....	683	579	793	600	806
Drugs .....	912	634	1,016	1,007	913
Medical supplies .....	152	106	147	145	219
Entertainment .....	1,449	1,324	1,199	1,323	2,100
Fees and admissions .....	337	302	351	292	438
Television, radios, sound equipment Pets, toys, hobbies, and playground equipment .....	519	530	495	495	578
Other entertainment supplies, equipment, and services .....	257	410	204	191	267
Personal care products and services .....	336	82	149	345	817
Reading .....	454	445	429	438	520
Education .....	144	152	159	116	166
Tobacco products and smoking supplies .....	201	275	197	156	207
Miscellaneous .....	155	171	134	165	145
Cash contributions .....	587	520	687	491	699
Cash contributions .....	1,985	1,496	2,582	1,853	2,014
Personal insurance and pensions .....	1,443	1,313	1,417	1,395	1,695
Life and other personal insurance .....	380	269	381	426	415
Pensions and Social Security .....	1,063	1,044	1,037	969	1,280
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	33,076	33,277	31,862	32,681	35,024
Wages and salaries .....	9,070	11,424	7,514	8,803	8,964
Self-employment income .....	1,924	833	2,148	2,368	2,002
Social Security, private and government retirement .....	19,251	18,299	19,494	19,213	20,015
Interest, dividends, rental income, other property income .....	2,333	2,172	2,373	1,908	3,204
Unemployment and workers' compensation, veterans' benefits .....	89	96	432	87	151
Public assistance, supplemental security income, food stamps .....	209	227	76	167	424
Regular contributions for support .....	100	67	166	78	96
Other income .....	100	159	458	57	167
Personal taxes .....	1,362	720	958	2,062	1,277
Federal income taxes .....	1,045	411	524	1,794	1,001
State and local income taxes .....	102	80	123	68	158
Other taxes .....	216	229	311	199	117
Income after taxes .....	31,714	32,557	30,904	30,619	33,747

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, 2003-2004 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$3,315	- \$256	- \$2,416	- \$3,998	- \$6,445
Net change in total assets .....	-48	-229	19	-1,243	2,157
Net change in total liabilities .....	3,267	28	2,435	2,755	8,601
Other financial information:					
Other money receipts .....	459	246	500	383	770
Mortgage principal paid on owned property .....	-760	-672	-689	-683	-1,074
Estimated market value of owned home .....	141,249	157,791	115,052	111,656	207,210
Estimated monthly rental value of owned home .....	799	864	683	702	1,042
Gifts of goods and services .....	936	857	1,121	764	1,094
Food .....	43	69	30	40	36
Alcoholic beverages .....	9	6	4	11	14
Housing .....	215	203	189	169	337
Housekeeping supplies .....	36	40	37	30	44
Household textiles .....	14	11	11	12	22
Appliances and miscellaneous housewares .....	27	17	28	23	43
Major appliances .....	10	6	4	10	22
Small appliances and miscellaneous housewares .....	17	<sup>4</sup> 10	24	14	21
Miscellaneous household equipment .....	45	45	52	40	44
Other housing .....	93	91	61	64	184
Apparel and services .....	186	207	190	156	207
Males, 2 and over .....	52	50	36	51	73
Females, 2 and over .....	80	94	106	55	77
Children under 2 .....	16	24	15	14	14
Other apparel products and services .....	37	39	34	35	43
Jewelry and watches .....	14	23	12	12	11
All other apparel products and services .....	23	<sup>4</sup> 16	22	23	32
Transportation .....	47	43	60	49	29
Health care .....	119	<sup>4</sup> 26	285	88	69
Entertainment .....	57	54	69	45	70
Toys, games, arts and crafts, and tricycles .....	25	24	29	21	26
Other entertainment .....	33	30	40	24	44
Personal care products and services .....	15	13	11	13	23
Reading .....	3	2	2	2	4
Education .....	132	173	146	108	112
All other gifts .....	113	61	134	82	194

<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 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors.