

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,883	4,661	5,682	7,480	4,061
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$23,987	\$25,655	\$22,157	\$21,886	\$28,276
Income after taxes <sup>1</sup> .....	22,764	24,551	21,049	21,022	26,151
Age of reference person .....	74.6	74.7	74.7	74.5	74.7
Average number in consumer unit:					
Persons .....	1.7	1.7	1.6	1.7	1.8
Children under 18 .....	.1	.1	( <sup>2</sup> ) .1	.1	.1
Persons 65 and over .....	1.4	1.4	1.3	1.3	1.4
Earners .....	.4	.4	.4	.4	.4
Vehicles .....	1.5	1.3	1.6	1.5	1.7
Percent distribution:					
Sex of reference person:					
Male .....	51	51	52	50	52
Female .....	49	49	48	50	48
Housing tenure:					
Homeowner .....	80	72	80	83	82
With mortgage .....	15	10	12	18	19
Without mortgage .....	65	62	68	65	62
Renter .....	20	28	20	17	18
Race of reference person:					
Black .....	9	7	7	13	4
White and other .....	91	93	93	87	96
Education of reference person:					
Elementary (1-8) .....	18	16	17	21	15
High school (9-12) .....	47	51	53	44	39
College .....	34	33	30	33	45
Never attended and other .....	1	( <sup>3</sup> )	( <sup>3</sup> )	1	1
At least one vehicle owned or leased .....	81	74	83	84	83
Average annual expenditures .....	\$24,515	\$24,851	\$22,928	\$23,711	\$27,745
Food .....	3,473	3,791	3,376	3,179	3,735
Food at home .....	2,279	2,479	2,146	2,139	2,462
Cereals and bakery products .....	361	416	357	326	364
Cereals and cereal products .....	116	133	113	106	117
Bakery products .....	245	284	244	221	247
Meats, poultry, fish, and eggs .....	584	654	547	551	610
Beef .....	166	178	161	152	183
Pork .....	132	123	138	147	110
Other meats .....	77	96	82	61	75
Poultry .....	103	132	87	97	106
Fish and seafood .....	75	93	55	65	99
Eggs .....	30	32	24	29	37
Dairy products .....	249	273	225	247	259
Fresh milk and cream .....	103	108	93	109	102
Other dairy products .....	146	165	132	138	156
Fruits and vegetables .....	430	479	393	394	483
Fresh fruits .....	144	165	142	124	157
Fresh vegetables .....	129	146	111	119	151
Processed fruits .....	91	101	82	81	107
Processed vegetables .....	66	67	58	70	68

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, 1997-98 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home .....	\$655	\$657	\$624	\$620	\$747
Sugar and other sweets .....	95	95	100	87	100
Fats and oils .....	73	76	67	71	79
Miscellaneous foods .....	277	274	254	258	338
Nonalcoholic beverages .....	171	173	161	171	182
Food prepared by consumer unit on out-of-town trips .....	40	39	42	34	48
Food away from home .....	1,194	1,312	1,230	1,041	1,272
Alcoholic beverages .....	195	282	148	124	279
Housing .....	8,253	9,340	7,303	7,570	9,591
Shelter .....	4,137	5,194	3,634	3,321	5,130
Owned dwellings .....	2,714	3,294	2,364	2,209	3,469
Mortgage interest and charges .....	604	491	426	575	1,036
Property taxes .....	1,072	1,796	1,075	688	948
Maintenance, repairs, insurance, other expenses .....	1,038	1,007	863	946	1,486
Rented dwellings .....	1,071	1,445	970	857	1,179
Other lodging .....	351	455	300	255	481
Utilities, fuels, and public services .....	2,164	2,258	2,098	2,198	2,085
Natural gas .....	314	441	410	193	258
Electricity .....	862	754	787	1,036	770
Fuel oil and other fuels .....	118	270	99	70	59
Telephone services .....	573	563	542	591	594
Water and other public services .....	297	230	259	309	404
Household operations .....	456	374	276	535	662
Personal services .....	113	132	50	123	159
Other household expenses .....	343	242	225	411	504
Housekeeping supplies .....	403	411	401	366	453
Laundry and cleaning supplies .....	94	104	98	81	101
Other household products .....	181	173	179	178	198
Postage and stationery .....	127	134	124	107	154
Household furnishings and equipment .....	1,093	1,103	896	1,150	1,261
Household textiles .....	90	114	71	91	93
Furniture .....	206	146	187	211	291
Floor coverings .....	142	184	107	215	28
Major appliances .....	132	113	101	162	139
Small appliances, miscellaneous housewares .....	62	65	42	74	66
Miscellaneous household equipment .....	463	481	388	397	644
Apparel and services .....	931	907	887	985	932
Men and boys .....	191	188	214	161	210
Men, 16 and over .....	169	162	194	141	185
Boys, 2 to 15 .....	22	26	20	20	25
Women and girls .....	420	386	420	452	405
Women, 16 and over .....	396	361	398	427	380
Girls, 2 to 15 .....	24	25	22	25	25
Children under 2 .....	21	413	47	33	27
Footwear .....	160	181	133	186	135
Other apparel products and services .....	140	138	112	153	155
Transportation .....	3,919	3,359	3,599	4,205	4,473
Vehicle purchases (net outlay) .....	1,538	1,028	1,422	1,930	1,563
Cars and trucks, new .....	793	522	801	903	891
Cars and trucks, used .....	701	438	615	947	671
Other vehicles .....	443	467	46	480	( <sup>5</sup> )
Gasoline and motor oil .....	647	553	647	678	696

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, 1997-98 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,379	\$1,352	\$1,248	\$1,353	\$1,633
Vehicle finance charges .....	103	78	102	121	100
Maintenance and repairs .....	482	427	426	476	626
Vehicle insurance .....	550	577	501	523	636
Vehicle rental, leases, licenses, other charges .....	244	270	218	232	272
Public transportation .....	355	426	282	244	582
Health care .....	2,895	2,731	3,057	2,890	2,864
Health insurance .....	1,526	1,523	1,653	1,511	1,378
Medical services .....	580	542	522	512	830
Drugs .....	653	521	720	759	516
Medical supplies .....	136	143	162	108	141
Entertainment .....	1,063	1,019	1,013	990	1,304
Fees and admissions .....	309	321	238	240	512
Television, radios, sound equipment .....	350	410	306	322	390
Pets, toys, and playground equipment .....	193	190	172	203	212
Other entertainment supplies, equipment, and services .....	211	98	297	225	191
Personal care products and services .....	327	316	305	347	335
Reading .....	169	189	177	140	187
Education .....	128	186	89	137	96
Tobacco products and smoking supplies .....	154	154	144	160	156
Miscellaneous .....	656	698	598	569	841
Cash contributions .....	1,427	934	1,296	1,577	1,902
Personal insurance and pensions .....	926	946	938	838	1,048
Life and other personal insurance .....	329	260	349	397	255
Pensions and Social Security .....	597	686	589	441	794
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	23,987	25,655	22,157	21,886	28,276
Wages and salaries .....	5,297	6,480	4,886	3,961	6,939
Self-employment income .....	617	1,120	659	361	491
Social Security, private and government retirement .....	15,705	15,930	14,849	15,534	16,859
Interest, dividends, rental income, other property income .....	1,883	1,731	1,404	1,606	3,134
Unemployment and workers' compensation, veterans' benefits .....	99	97	121	76	112
Public assistance, supplemental security income, food stamps .....	212	220	141	193	326
Regular contributions for support .....	70	455	439	68	129
Other income .....	106	423	58	86	287
Personal taxes .....	1,224	1,104	1,108	864	2,126
Federal income taxes .....	866	700	733	624	1,635
State and local income taxes .....	159	140	175	71	313
Other taxes .....	198	264	200	169	178
Income after taxes .....	22,764	24,551	21,049	21,022	26,151

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, 1997-98 —  
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	\$617	\$3,377	- \$634	\$969	- \$1,449
Net change in total assets .....	2,128	3,238	706	3,098	1,059
Net change in total liabilities .....	1,512	-139	1,341	2,129	2,508
Other financial information:					
Other money receipts .....	462	363	523	248	886
Mortgage principal paid on owned property .....	-401	-395	-352	-377	-521
Estimated market value of owned home .....	88,244	97,474	72,714	69,636	133,655
Estimated monthly rental value of owned home ..	603	649	519	531	798
Gifts of goods and services .....	900	946	772	828	1,158
Food .....	44	50	34	40	54
Housing .....	221	242	186	231	228
Housekeeping supplies .....	31	29	39	20	37
Household textiles .....	15	10	15	18	17
Appliances and miscellaneous housewares .....	23	22	21	24	28
Major appliances .....	6	<sup>4</sup> 3	10	3	10
Small appliances and miscellaneous housewares .....	17	19	11	20	18
Miscellaneous household equipment .....	50	53	52	53	38
Other housing .....	102	128	59	116	108
Apparel and services .....	190	176	179	216	177
Males, 2 and over .....	56	54	67	52	51
Females, 2 and over .....	73	72	75	76	66
Children under 2 .....	20	13	7	32	25
Other apparel products and services .....	41	36	30	56	35
Jewelry and watches .....	22	15	9	38	18
All other apparel products and services .....	19	<sup>4</sup> 21	21	17	<sup>4</sup> 17
Transportation .....	83	56	61	66	176
Health care .....	69	44	90	26	144
Entertainment .....	85	107	70	73	103
Toys, games, hobbies, and tricycles .....	30	34	31	31	24
Other entertainment .....	55	73	39	42	80
Education .....	80	<sup>4</sup> 143	41	87	<sup>4</sup> 51
All other gifts .....	129	128	111	91	224

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

<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.

<sup>5</sup> No data reported.

n.a. Not applicable.