

**Table 3850. Consumer units with reference person age 65 and over by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,448	4,596	5,314	7,981	4,557
Consumer unit characteristics:					
Income before taxes ¹	\$30,085	\$30,745	\$29,296	\$28,792	\$32,608
Income after taxes ¹	28,615	29,830	28,078	26,919	31,043
Age of reference person	75.0	75.4	75.1	74.6	75.4
Average number in consumer unit:					
Persons	1.7	1.7	1.6	1.7	1.8
Children under 181	(²)	.1	.1	.1
Persons 65 and over	1.4	1.3	1.3	1.4	1.4
Earners5	.4	.5	.4	.5
Vehicles	1.5	1.2	1.6	1.6	1.8
Percent distribution:					
Sex of reference person:					
Male	46	47	43	46	48
Female	54	53	57	54	52
Housing tenure:					
Homeowner	80	73	80	85	80
With mortgage	18	14	14	19	24
Without mortgage	63	59	66	67	56
Renter	20	27	20	15	20
Race of reference person:					
Black or African American	9	9	7	14	4
White, Asian, and All Other Races	91	91	93	86	96
Education of reference person:					
Elementary (1-8)	14	15	13	18	9
High school (9-12)	46	52	54	43	39
College	39	33	34	39	51
Never attended and other	1	(³)	(³)	1	1
At least one vehicle owned or leased	82	71	85	84	86
Average annual expenditures	\$28,754	\$27,866	\$28,302	\$27,438	\$32,461
Food	3,903	3,971	3,690	3,619	4,570
Food at home	2,562	2,547	2,356	2,455	3,010
Cereals and bakery products	387	403	355	361	449
Cereals and cereal products	120	112	107	116	152
Bakery products	266	292	248	244	297
Meats, poultry, fish, and eggs	651	660	594	631	744
Beef	176	161	171	178	198
Pork	150	128	147	160	164
Other meats	84	100	82	71	89
Poultry	107	120	89	102	123
Fish and seafood	100	120	78	87	126
Eggs	33	30	27	33	44
Dairy products	275	278	251	264	321
Fresh milk and cream	107	103	103	107	119
Other dairy products	168	175	148	157	201
Fruits and vegetables	497	498	464	460	596
Fresh fruits	161	154	156	145	200
Fresh vegetables	161	167	141	143	209
Processed fruits	99	104	96	92	110
Processed vegetables	76	73	71	80	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, 2002-2003 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other food at home	\$752	\$707	\$692	\$740	\$899
Sugar and other sweets	104	98	105	99	118
Fats and oils	79	78	69	76	97
Miscellaneous foods	353	323	326	354	422
Nonalcoholic beverages	185	181	164	184	217
Food prepared by consumer unit on out-of-town trips	31	28	28	27	46
Food away from home	1,341	1,424	1,334	1,163	1,561
Alcoholic beverages	210	234	170	166	304
Housing	9,458	9,839	8,839	8,827	10,923
Shelter	5,021	5,678	4,743	4,232	6,066
Owned dwellings	3,342	3,581	3,021	3,089	3,920
Mortgage interest and charges	874	669	637	819	1,452
Property taxes	1,301	1,840	1,378	1,023	1,156
Maintenance, repairs, insurance, other expenses	1,168	1,072	1,007	1,248	1,312
Rented dwellings	1,296	1,753	1,367	803	1,613
Other lodging	383	344	355	340	532
Utilities, fuels, and public services	2,429	2,407	2,407	2,525	2,307
Natural gas	367	509	473	243	318
Electricity	921	736	856	1,133	810
Fuel oil and other fuels	128	296	112	89	48
Telephone services	681	619	669	727	676
Water and other public services	332	247	296	334	454
Household operations	619	569	326	785	722
Personal services	212	258	33	331	167
Other household expenses	407	312	293	455	554
Housekeeping supplies	476	417	544	434	534
Laundry and cleaning supplies	106	92	111	103	123
Other household products	230	181	281	223	238
Postage and stationery	139	144	152	108	173
Household furnishings and equipment	913	767	820	850	1,295
Household textiles	98	74	88	85	159
Furniture	185	176	163	157	267
Floor coverings	39	45	40	24	58
Major appliances	152	125	127	156	201
Small appliances, miscellaneous housewares	65	57	64	63	82
Miscellaneous household equipment	373	290	337	363	528
Apparel and services	939	1,002	974	849	983
Men and boys	189	196	180	171	222
Men, 16 and over	166	181	148	151	196
Boys, 2 to 15	23	15	32	20	26
Women and girls	434	477	494	389	388
Women, 16 and over	405	439	469	361	360
Girls, 2 to 15	29	38	25	28	28
Children under 2	19	22	20	18	17
Footwear	163	150	159	153	202
Other apparel products and services	134	157	121	119	154
Transportation	4,656	4,084	4,796	4,626	5,120
Vehicle purchases (net outlay)	2,037	1,726	2,251	2,152	1,898
Cars and trucks, new	1,320	1,085	1,452	1,363	1,329
Cars and trucks, used	698	642	741	777	567
Other vehicles	419	(5)	458	412	43
Gasoline and motor oil	784	640	792	790	911

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, 2002-2003 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Other vehicle expenses	\$1,535	\$1,400	\$1,466	\$1,457	\$1,891
Vehicle finance charges	139	107	135	156	144
Maintenance and repairs	474	401	447	434	652
Vehicle insurance	653	576	614	685	720
Vehicle rental, leases, licenses, other charges	270	315	271	182	375
Public transportation	299	319	288	226	419
Health care	3,665	3,071	4,042	3,697	3,773
Health insurance	1,945	1,829	2,153	1,889	1,919
Medical services	637	468	712	630	728
Drugs	929	645	1,029	1,051	893
Medical supplies	154	129	149	128	232
Entertainment	1,307	1,278	1,079	1,169	1,826
Fees and admissions	307	304	275	260	431
Television, radios, sound equipment	475	496	452	452	519
Pets, toys, and playground equipment	256	378	213	196	265
Other entertainment supplies, equipment, and services	269	101	139	261	611
Personal care products and services	445	402	457	444	484
Reading	144	160	154	115	168
Education	165	192	139	133	222
Tobacco products and smoking supplies	157	157	153	171	138
Miscellaneous	608	498	601	652	648
Cash contributions	1,827	1,754	1,849	1,763	1,986
Personal insurance and pensions	1,268	1,223	1,358	1,208	1,316
Life and other personal insurance	397	345	468	405	352
Pensions and Social Security	872	878	890	803	963
Sources of income and personal taxes: 1					
Money income before taxes	30,085	30,745	29,296	28,792	32,608
Wages and salaries	7,849	10,573	6,721	7,084	7,847
Self-employment income	1,384	569	1,879	1,300	1,766
Social Security, private and government retirement	18,365	17,580	18,222	18,457	19,112
Interest, dividends, rental income, other property income	1,820	1,388	1,728	1,489	2,918
Unemployment and workers' compensation, veterans' benefits	97	122	56	67	173
Public assistance, supplemental security income, food stamps	271	297	116	250	452
Regular contributions for support	169	484	393	105	118
Other income	128	133	180	40	223
Personal taxes	1,470	915	1,218	1,873	1,565
Federal income taxes	1,142	559	731	1,640	1,271
State and local income taxes	129	120	172	64	204
Other taxes	199	236	315	169	90
Income after taxes	28,615	29,830	28,078	26,919	31,043

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, 2002-2003 —
Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$4,071	- \$383	- \$4,382	- \$5,054	- \$5,708
Net change in total assets	-1,351	-126	-2,616	-2,518	935
Net change in total liabilities	2,721	257	1,766	2,536	6,643
Other financial information:					
Other money receipts	447	275	423	296	915
Mortgage principal paid on owned property	-683	-591	-613	-612	-981
Estimated market value of owned home	122,138	131,360	98,129	97,381	184,200
Estimated monthly rental value of owned home ..	773	833	650	687	1,005
Gifts of goods and services	853	809	1,037	707	938
Food	49	75	41	38	53
Alcoholic beverages	9	3	9	6	20
Housing	202	202	183	193	241
Housekeeping supplies	37	39	39	27	48
Household textiles	11	9	15	10	11
Appliances and miscellaneous					
housewares	23	17	21	21	37
Major appliances	7	5	3	7	15
Small appliances and miscellaneous					
housewares	16	11	18	14	22
Miscellaneous household equipment	53	45	54	50	66
Other housing	78	93	54	85	79
Apparel and services	191	192	255	140	200
Males, 2 and over	55	44	57	46	83
Females, 2 and over	81	89	134	47	66
Children under 2	17	18	19	17	14
Other apparel products and services	37	41	45	29	37
Jewelry and watches	15	26	10	11	16
All other apparel products and services	22	15	35	18	21
Transportation	33	34	21	41	31
Health care	83	44	184	59	46
Entertainment	55	52	74	37	66
Toys, games, hobbies, and tricycles	25	23	33	21	25
Other entertainment	30	29	41	16	42
Personal care products and services	17	19	18	16	12
Reading	3	2	3	2	4
Education	114	125	110	89	151
All other gifts	99	61	140	86	113

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

² Value less than 0.05.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

⁵ No data reported.

n.a. Not applicable.