

**Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002-2003**

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	11,355	2,147	2,705	4,267	2,236
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$35,217	\$38,967	\$34,640	\$32,995	\$36,731
Income after taxes <sup>1</sup> .....	33,712	37,553	32,732	32,008	34,603
Age of reference person .....	69.3	69.3	69.3	69.2	69.4
Average number in consumer unit:					
Persons .....	1.9	1.8	1.8	1.9	1.8
Children under 18 .....	.1	.1	.1	.1	.1
Persons 65 and over .....	1.4	1.4	1.4	1.4	1.4
Earners .....	.6	.7	.7	.6	.6
Vehicles .....	1.8	1.4	2.0	1.8	2.0
Percent distribution:					
Sex of reference person:					
Male .....	50	50	51	50	50
Female .....	50	50	49	50	50
Housing tenure:					
Homeowner .....	83	77	86	86	83
With mortgage .....	26	24	22	26	35
Without mortgage .....	57	52	64	60	48
Renter .....	17	23	14	14	17
Race of reference person:					
Black or African American .....	11	10	7	16	4
White, Asian, and All Other Races .....	89	90	93	84	96
Education of reference person:					
Elementary (1-8) .....	11	11	10	12	8
High school (9-12) .....	46	50	54	45	36
College .....	42	38	36	42	55
Never attended and other .....	1	1	( <sup>2</sup> )	1	1
At least one vehicle owned or leased .....	88	77	92	89	90
Average annual expenditures .....	\$32,945	\$32,757	\$33,765	\$30,765	\$36,168
Food .....	4,512	4,695	4,500	4,082	5,102
Food at home .....	2,883	2,929	2,775	2,701	3,284
Cereals and bakery products .....	416	445	389	386	469
Cereals and cereal products .....	129	120	119	121	162
Bakery products .....	287	325	270	265	307
Meats, poultry, fish, and eggs .....	751	788	735	713	798
Beef .....	217	207	223	221	212
Pork .....	167	156	173	176	156
Other meats .....	94	111	95	80	100
Poultry .....	119	141	108	102	136
Fish and seafood .....	118	141	104	98	146
Eggs .....	36	33	31	35	48
Dairy products .....	305	312	285	286	352
Fresh milk and cream .....	115	107	119	111	127
Other dairy products .....	190	205	167	175	225
Fruits and vegetables .....	546	549	538	496	641
Fresh fruits .....	178	171	184	155	220
Fresh vegetables .....	179	188	166	154	229
Processed fruits .....	103	110	103	95	112
Processed vegetables .....	85	81	85	92	79

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, 2002-2003 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other food at home .....	\$865	\$834	\$827	\$820	\$1,026
Sugar and other sweets .....	118	119	125	107	126
Fats and oils .....	89	98	80	81	104
Miscellaneous foods .....	404	377	380	397	479
Nonalcoholic beverages .....	212	204	198	203	254
Food prepared by consumer unit on out-of-town trips .....	42	36	44	32	64
Food away from home .....	1,630	1,766	1,725	1,381	1,818
Alcoholic beverages .....	279	308	260	211	391
Housing .....	10,411	11,167	9,907	9,663	11,738
Shelter .....	5,534	6,556	5,012	4,764	6,655
Owned dwellings .....	4,077	4,541	3,758	3,644	4,845
Mortgage interest and charges .....	1,357	1,246	1,020	1,173	2,225
Property taxes .....	1,387	2,073	1,511	1,037	1,242
Maintenance, repairs, insurance, other expenses .....	1,333	1,222	1,227	1,434	1,377
Rented dwellings .....	976	1,521	788	695	1,215
Other lodging .....	481	494	465	425	594
Utilities, fuels, and public services .....	2,657	2,637	2,725	2,728	2,460
Natural gas .....	374	493	514	253	322
Electricity .....	1,016	825	945	1,240	860
Fuel oil and other fuels .....	127	309	125	79	49
Telephone services .....	784	741	795	802	776
Water and other public services .....	356	269	346	355	453
Household operations .....	495	405	371	582	566
Personal services .....	58	<sup>3</sup> 32	<sup>3</sup> 35	112	<sup>3</sup> 7
Other household expenses .....	438	373	336	470	559
Housekeeping supplies .....	569	509	667	518	608
Laundry and cleaning supplies .....	128	118	133	123	143
Other household products .....	282	210	359	280	276
Postage and stationery .....	159	182	176	116	190
Household furnishings and equipment .....	1,155	1,061	1,132	1,070	1,449
Household textiles .....	126	121	129	97	177
Furniture .....	234	251	228	186	317
Floor coverings .....	45	56	55	30	49
Major appliances .....	194	158	172	199	240
Small appliances, miscellaneous housewares .....	85	82	84	80	102
Miscellaneous household equipment .....	472	393	464	478	563
Apparel and services .....	1,221	1,341	1,364	1,066	1,206
Men and boys .....	250	266	240	236	271
Men, 16 and over .....	218	238	196	210	238
Boys, 2 to 15 .....	32	28	44	27	32
Women and girls .....	555	648	705	444	466
Women, 16 and over .....	509	578	666	406	426
Girls, 2 to 15 .....	45	70	39	37	40
Children under 2 .....	23	25	27	24	16
Footwear .....	211	151	231	212	253
Other apparel products and services .....	182	251	161	150	201
Transportation .....	5,875	5,376	6,312	5,646	6,261
Vehicle purchases (net outlay) .....	2,602	2,235	2,942	2,679	2,396
Cars and trucks, new .....	1,629	1,373	1,752	1,586	1,809
Cars and trucks, used .....	936	862	1,076	1,070	583
Other vehicles .....	<sup>3</sup> 37	( <sup>4</sup> )	<sup>3</sup> 114	<sup>3</sup> 23	<sup>3</sup> 4
Gasoline and motor oil .....	995	853	1,047	978	1,100

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, 2002-2003 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Other vehicle expenses .....	\$1,900	\$1,860	\$1,941	\$1,707	\$2,262
Vehicle finance charges .....	204	173	213	225	183
Maintenance and repairs .....	578	490	573	508	804
Vehicle insurance .....	761	729	766	741	825
Vehicle rental, leases, licenses, other charges .....	358	468	389	234	450
Public transportation .....	378	428	382	281	504
Health care .....	3,607	3,033	4,098	3,547	3,682
Health insurance .....	1,948	1,810	2,259	1,860	1,871
Medical services .....	659	510	691	637	800
Drugs .....	861	582	989	939	831
Medical supplies .....	140	132	160	111	179
Entertainment .....	1,699	1,841	1,402	1,418	2,405
Fees and admissions .....	383	402	347	308	551
Television, radios, sound equipment .....	553	593	547	497	629
Pets, toys, and playground equipment .....	359	664	293	235	319
Other entertainment supplies, equipment, and services .....	404	181	215	378	906
Personal care products and services .....	499	488	508	484	535
Reading .....	155	179	177	118	175
Education .....	232	272	130	185	407
Tobacco products and smoking supplies .....	220	230	215	234	189
Miscellaneous .....	669	577	657	783	558
Cash contributions .....	1,717	1,363	2,214	1,632	1,619
Personal insurance and pensions .....	1,850	1,885	2,021	1,696	1,902
Life and other personal insurance .....	513	464	652	477	458
Pensions and Social Security .....	1,337	1,420	1,369	1,219	1,444
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	35,217	38,967	34,640	32,995	36,731
Wages and salaries .....	12,741	18,414	10,726	11,027	13,147
Self-employment income .....	1,728	880	2,076	1,860	1,853
Social Security, private and government retirement .....	18,568	17,733	19,447	18,525	18,411
Interest, dividends, rental income, other property income .....	1,493	1,017	1,774	1,112	2,351
Unemployment and workers' compensation, veterans' benefits .....	112	219	87	89	87
Public assistance, supplemental security income, food stamps .....	284	331	147	215	531
Regular contributions for support .....	120	<sup>3</sup> 149	87	119	136
Other income .....	171	<sup>3</sup> 224	<sup>3</sup> 296	49	214
Personal taxes .....	1,505	1,414	1,908	988	2,129
Federal income taxes .....	1,077	877	1,284	738	1,683
State and local income taxes .....	190	281	279	44	287
Other taxes .....	238	257	345	205	159
Income after taxes .....	33,712	37,553	32,732	32,008	34,603

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, 2002-2003 — Continued**

Item	Total 65-74	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	-\$5,596	\$550	-\$4,359	-\$7,794	-\$8,799
Net change in total assets .....	-1,135	1,386	-794	-4,440	2,336
Net change in total liabilities .....	4,460	836	3,565	3,354	11,135
Other financial information:					
Other money receipts .....	408	432	528	336	376
Mortgage principal paid on owned property .....	-1,044	-1,062	-1,054	-888	-1,314
Estimated market value of owned home .....	135,672	148,287	114,741	103,145	210,944
Estimated monthly rental value of owned home ..	836	914	750	721	1,085
Gifts of goods and services .....	1,019	1,076	1,158	839	1,137
Food .....	66	95	59	60	63
Alcoholic beverages .....	14	<sup>3</sup> 4	17	10	28
Housing .....	240	253	229	233	256
Housekeeping supplies .....	48	52	53	31	67
Household textiles .....	16	<sup>3</sup> 13	24	12	17
Appliances and miscellaneous housewares .....	30	24	24	32	43
Major appliances .....	8	<sup>3</sup> 8	<sup>3</sup> 3	39	<sup>3</sup> 11
Small appliances and miscellaneous housewares .....	22	<sup>3</sup> 16	21	22	32
Miscellaneous household equipment .....	69	67	80	67	66
Other housing .....	76	98	48	91	62
Apparel and services .....	258	307	355	191	214
Males, 2 and over .....	73	64	88	57	95
Females, 2 and over .....	109	148	182	63	62
Children under 2 .....	22	25	25	23	14
Other apparel products and services .....	54	71	59	48	44
Jewelry and watches .....	22	47	13	16	18
All other apparel products and services .....	32	<sup>3</sup> 24	47	31	26
Transportation .....	27	61	23	13	27
Health care .....	42	<sup>3</sup> 22	54	43	<sup>3</sup> 44
Entertainment .....	70	72	99	48	74
Toys, games, hobbies, and tricycles .....	35	35	47	30	32
Other entertainment .....	35	37	52	18	42
Personal care products and services .....	22	36	23	19	10
Reading .....	3	2	3	2	5
Education .....	152	150	91	117	295
All other gifts .....	125	73	205	104	120

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

<sup>2</sup> Value less than 0.5.

<sup>3</sup> Data are likely to have large sampling errors.

<sup>4</sup> No data reported.  
n.a. Not applicable.