

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	17,785	3,586	3,977	6,607	3,615
Consumer unit characteristics:					
Income before taxes	\$62,736	\$70,598	\$60,682	\$56,776	\$68,092
Income after taxes	59,690	67,954	57,171	54,339	64,040
Age of reference person	59.2	59.3	59.3	59.3	59.1
Average number in consumer unit:					
Persons	2.1	2.1	2.0	2.1	2.1
Children under 182	.1	.2	.2	.2
Persons 65 and over1	.1	.1	.1	.1
Earners	1.3	1.3	1.3	1.2	1.3
Vehicles	2.2	1.9	2.4	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male	50	50	53	47	50
Female	50	50	47	53	50
Housing tenure:					
Homeowner	82	77	87	85	79
With mortgage	46	37	48	45	53
Without mortgage	37	39	39	40	25
Renter	18	23	13	15	21
Race of reference person:					
Black or African-American	10	10	8	16	3
White, Asian, and all other races	90	90	92	84	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	2	7	15
Not Hispanic or Latino	93	94	98	93	85
Education of reference person:					
Elementary (1-8)	5	4	4	7	6
High school (9-12)	35	39	40	37	24
College	59	57	56	56	69
Never attended and other	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased	91	87	93	92	94
Average annual expenditures	\$48,544	\$50,946	\$46,779	\$44,039	\$56,436
Food	6,051	6,987	5,736	5,354	6,787
Food at home	3,431	3,812	3,328	3,080	3,836
Cereals and bakery products	451	508	471	405	462
Cereals and cereal products	138	164	126	125	149
Bakery products	313	344	345	281	313
Meats, poultry, fish, and eggs	860	984	791	815	898
Beef	254	252	260	249	256
Pork	185	195	169	199	166
Other meats	105	129	105	92	106
Poultry	145	189	126	128	155
Fish and seafood	131	174	100	107	167
Eggs	41	45	31	40	48
Dairy products	374	415	365	336	417
Fresh milk and cream	138	146	134	131	147
Other dairy products	237	269	232	205	270
Fruits and vegetables	607	725	564	510	722
Fresh fruits	205	245	203	163	251
Fresh vegetables	207	249	182	167	269
Processed fruits	106	134	96	92	116
Processed vegetables	89	98	84	88	86

See footnotes at end of table.

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$1,138	\$1,179	\$1,137	\$1,014	\$1,338
Sugar and other sweets	133	148	134	112	159
Fats and oils	96	102	93	86	110
Miscellaneous foods	540	572	552	478	612
Nonalcoholic beverages	306	299	296	286	361
Food prepared by consumer unit on out-of-town trips	64	58	62	51	94
Food away from home	2,620	3,175	2,408	2,274	2,951
Alcoholic beverages	455	581	428	308	641
Housing	15,113	16,952	14,213	12,980	18,203
Shelter	8,337	10,091	7,542	6,764	10,347
Owned dwellings	6,364	7,399	5,893	5,292	7,812
Mortgage interest and charges	2,988	2,496	2,611	2,653	4,502
Property taxes	1,823	2,798	1,962	1,337	1,591
Maintenance, repairs, insurance, other expenses	1,553	2,106	1,320	1,302	1,720
Rented dwellings	1,223	1,637	849	941	1,738
Other lodging	751	1,054	800	532	797
Utilities, fuels, and public services	3,332	3,508	3,367	3,300	3,178
Natural gas	499	658	769	288	429
Electricity	1,218	1,126	1,073	1,436	1,072
Fuel oil and other fuels	169	416	121	101	102
Telephone services	1,062	1,021	1,033	1,106	1,054
Water and other public services	385	287	372	370	521
Household operations	668	640	566	614	909
Personal services	57	246	53	69	251
Other household expenses	611	594	514	545	857
Housekeeping supplies	696	770	668	629	781
Laundry and cleaning supplies	154	152	154	152	157
Other household products	351	364	318	332	410
Postage and stationery	192	254	196	145	215
Household furnishings and equipment	2,079	1,943	2,069	1,672	2,987
Household textiles	179	251	166	135	203
Furniture	511	477	440	473	693
Floor coverings	85	86	69	68	131
Major appliances	269	237	310	234	321
Small appliances, miscellaneous housewares	136	141	138	100	194
Miscellaneous household equipment	900	749	947	662	1,446
Apparel and services	1,823	2,189	1,512	1,610	2,195
Men and boys	367	497	333	288	427
Men, 16 and over	322	443	292	246	378
Boys, 2 to 15	45	53	41	42	48
Women and girls	751	900	654	690	821
Women, 16 and over	696	832	599	644	765
Girls, 2 to 15	54	68	55	46	57
Children under 2	53	61	61	41	57
Footwear	325	447	207	285	403
Other apparel products and services	328	284	257	306	487
Transportation	8,700	7,704	7,958	8,445	10,974
Vehicle purchases (net outlay)	3,717	2,525	3,254	3,890	5,092
Cars and trucks, new	2,355	1,635	2,002	2,629	2,958
Cars and trucks, used	1,292	877	1,168	1,178	2,047
Other vehicles	70	212	284	283	287
Gasoline and motor oil	1,888	1,639	1,862	1,916	2,112

See footnotes at end of table.

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,522	\$2,702	\$2,359	\$2,269	\$2,989
Vehicle finance charges	313	235	297	352	337
Maintenance and repairs	738	692	681	660	987
Vehicle insurance	959	1,059	839	927	1,053
Vehicle rental, leases, licenses, and other charges	512	717	542	330	612
Public transportation	573	838	482	370	781
Healthcare	3,352	2,951	3,470	3,483	3,381
Health insurance	1,580	1,549	1,607	1,586	1,569
Medical services	943	747	1,022	969	1,002
Drugs	682	519	684	790	645
Medical supplies	147	137	156	138	164
Entertainment	2,627	2,261	2,369	2,693	3,158
Fees and admissions	631	688	641	485	830
Audio and visual equipment and services	838	884	788	787	938
Pets, toys, hobbies, and playground equipment	479	424	437	431	663
Other entertainment supplies, equipment, and services	680	265	503	990	727
Personal care products and services	590	670	550	509	704
Reading	172	187	200	127	209
Education	727	1,339	664	472	655
Tobacco products and smoking supplies	318	328	333	321	287
Miscellaneous	905	995	932	712	1,149
Cash contributions	1,864	1,598	2,152	1,768	1,987
Personal insurance and pensions	5,845	6,204	6,261	5,258	6,106
Life and other personal insurance	577	584	691	584	433
Pensions and Social Security	5,268	5,620	5,571	4,674	5,673
Sources of income and personal taxes:					
Money income before taxes	62,736	70,598	60,682	56,776	68,092
Wages and salaries	46,071	52,527	46,267	41,856	47,155
Self-employment income	4,253	6,755	3,426	3,236	4,539
Social Security, private and government retirement	9,295	8,581	8,717	9,201	10,812
Interest, dividends, rental income, other property income	2,143	1,598	1,369	1,669	4,401
Unemployment and workers' compensation, veterans' benefits	267	416	158	264	245
Public assistance, supplemental security income, food stamps	371	489	301	284	488
Regular contributions for support	204	125	326	135	278
Other income	132	108	118	132	174
Personal taxes	3,047	2,644	3,511	2,437	4,052
Federal income taxes	2,187	1,796	2,421	1,826	2,974
State and local income taxes	610	546	786	373	911
Other taxes	251	302	304	237	167
Income after taxes	59,690	67,954	57,171	54,339	64,040

See footnotes at end of table.

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$4,829	- \$1,431	- \$5,405	- \$2,803	- \$11,270
Net change in total assets	9,139	7,825	586	11,736	15,107
Net change in total liabilities	13,969	9,256	5,991	14,539	26,378
Other financial information:					
Other money receipts	1,317	354	754	1,501	2,553
Mortgage principal paid on owned property	-2,617	-2,662	-2,728	-2,267	-3,090
Estimated market value of owned home	201,854	261,045	151,858	156,444	281,136
Estimated monthly rental value of owned home	1,010	1,099	925	898	1,219
Gifts of goods and services	1,612	2,396	1,585	1,171	1,685
Food	156	303	132	95	149
Alcoholic beverages	13	18	12	10	17
Housing	368	392	480	279	395
Housekeeping supplies	57	79	60	42	59
Household textiles	26	32	29	24	19
Appliances and miscellaneous housewares	44	39	74	32	42
Major appliances	18	² 5	48	14	8
Small appliances and miscellaneous housewares	26	34	26	18	34
Miscellaneous household equipment	91	73	152	61	102
Other housing	151	169	165	120	173
Apparel and services	332	418	277	294	377
Males, 2 and over	80	122	78	55	91
Females, 2 and over	116	138	106	121	95
Children under 2	46	55	49	36	49
Other apparel products and services	90	103	45	82	142
Jewelry and watches	46	26	13	43	105
All other apparel products and services ...	44	77	32	38	37
Transportation	62	92	56	48	65
Health care	31	20	38	33	30
Entertainment	122	114	128	119	128
Toys, games, arts and crafts, and tricycles	48	47	60	47	40
Other entertainment	73	67	68	72	88
Personal care products and services	18	23	13	17	21
Reading	2	2	2	1	2
Education	349	831	285	168	274
All other gifts	159	183	161	107	226

¹ Value less than or equal to 0.5.

n.a. Not applicable.

² Data are likely to have large sampling errors.