

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006-2007

| Item | Total 55-64 | Northeast | Midwest | South | West |
|--|----------------|-----------|----------|----------|----------|
| Number of consumer units (in thousands) | 19,207 | 3,757 | 4,584 | 6,936 | 3,929 |
| Consumer unit characteristics: | | | | | |
| Income before taxes | \$67,780 | \$71,731 | \$64,975 | \$60,412 | \$80,282 |
| Income after taxes | 64,476 | 68,577 | 62,139 | 57,573 | 75,468 |
| Age of reference person | 59.2 | 59.4 | 59.1 | 59.2 | 59.2 |
| Average number in consumer unit: | | | | | |
| Persons | 2.1 | 2.1 | 2.0 | 2.1 | 2.1 |
| Children under 18 | .2 | .1 | .1 | .2 | .1 |
| Persons 65 and over | .1 | .1 | .1 | .1 | .1 |
| Earners | 1.3 | 1.4 | 1.4 | 1.3 | 1.4 |
| Vehicles | 2.2 | 1.8 | 2.4 | 2.1 | 2.3 |
| Percent distribution: | | | | | |
| Sex of reference person: | | | | | |
| Male | 48 | 44 | 49 | 46 | 52 |
| Female | 52 | 56 | 51 | 54 | 48 |
| Housing tenure: | | | | | |
| Homeowner | 81 | 75 | 83 | 83 | 79 |
| With mortgage | 46 | 42 | 45 | 47 | 52 |
| Without mortgage | 34 | 33 | 38 | 37 | 27 |
| Renter | 19 | 25 | 17 | 17 | 21 |
| Race of reference person: | | | | | |
| Black or African-American | 11 | 9 | 9 | 18 | 3 |
| White, Asian, and all other races | 89 | 91 | 91 | 82 | 97 |
| Hispanic or Latino origin of reference person: | | | | | |
| Hispanic or Latino | 7 | 6 | 1 | 9 | 11 |
| Not Hispanic or Latino | 93 | 94 | 99 | 91 | 89 |
| Education of reference person: | | | | | |
| Elementary (1-8) | 4 | 3 | 2 | 6 | 4 |
| High school (9-12) | 34 | 39 | 36 | 37 | 23 |
| College | 62 | 58 | 61 | 57 | 73 |
| Never attended and other | (1) | (2) | (1) | (1) | (1) |
| At least one vehicle owned or leased | 92 | 85 | 94 | 93 | 93 |
| Average annual expenditures | \$52,461 | \$53,087 | \$50,163 | \$47,338 | \$63,312 |
| Food | 6,186 | 6,143 | 5,932 | 5,771 | 7,177 |
| Food at home | 3,488 | 3,365 | 3,373 | 3,305 | 4,014 |
| Cereals and bakery products | 454 | 492 | 457 | 415 | 485 |
| Cereals and cereal products | 132 | 147 | 125 | 120 | 147 |
| Bakery products | 322 | 346 | 332 | 296 | 338 |
| Meats, poultry, fish, and eggs | 779 | 756 | 700 | 816 | 814 |
| Beef | 212 | 189 | 185 | 228 | 233 |
| Pork | 152 | 128 | 155 | 174 | 134 |
| Other meats | 103 | 116 | 107 | 104 | 88 |
| Poultry | 136 | 143 | 116 | 143 | 141 |
| Fish and seafood | 133 | 139 | 102 | 126 | 168 |
| Eggs | 42 | 41 | 36 | 41 | 50 |
| Dairy products | 377 | 364 | 368 | 359 | 427 |
| Fresh milk and cream | 135 | 124 | 128 | 143 | 138 |
| Other dairy products | 242 | 240 | 240 | 216 | 289 |
| Fruits and vegetables | 648 | 650 | 608 | 565 | 825 |
| Fresh fruits | 224 | 220 | 217 | 186 | 300 |
| Fresh vegetables | 213 | 232 | 178 | 185 | 277 |
| Processed fruits | 110 | 111 | 122 | 91 | 129 |
| Processed vegetables | 101 | 87 | 91 | 104 | 119 |

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, 2006-2007 — Continued

| Item | Total 55-64 | Northeast | Midwest | South | West |
|--|----------------|-----------|---------|---------|---------|
| Other food at home | \$1,229 | \$1,103 | \$1,240 | \$1,149 | \$1,463 |
| Sugar and other sweets | 120 | 97 | 126 | 122 | 131 |
| Fats and oils | 97 | 93 | 88 | 96 | 109 |
| Miscellaneous foods | 610 | 566 | 624 | 560 | 720 |
| Nonalcoholic beverages | 342 | 280 | 344 | 333 | 411 |
| Food prepared by consumer unit on out-of-town trips | 59 | 67 | 57 | 39 | 91 |
| Food away from home | 2,699 | 2,777 | 2,559 | 2,466 | 3,164 |
| Alcoholic beverages | 505 | 584 | 397 | 405 | 711 |
| Housing | 16,900 | 18,215 | 15,794 | 14,291 | 21,444 |
| Shelter | 9,485 | 11,110 | 8,558 | 7,292 | 12,883 |
| Owned dwellings | 6,966 | 7,748 | 6,438 | 5,688 | 9,089 |
| Mortgage interest and charges | 3,347 | 3,025 | 2,693 | 2,872 | 5,256 |
| Property taxes | 2,024 | 3,125 | 2,259 | 1,393 | 1,812 |
| Maintenance, repairs, insurance, other expenses | 1,595 | 1,598 | 1,487 | 1,423 | 2,021 |
| Rented dwellings | 1,500 | 2,034 | 1,014 | 1,060 | 2,334 |
| Other lodging | 1,019 | 1,328 | 1,106 | 544 | 1,460 |
| Utilities, fuels, and public services | 3,698 | 4,005 | 3,581 | 3,693 | 3,549 |
| Natural gas | 560 | 699 | 833 | 341 | 493 |
| Electricity | 1,383 | 1,331 | 1,175 | 1,645 | 1,212 |
| Fuel oil and other fuels | 169 | 459 | 126 | 95 | 72 |
| Telephone services | 1,126 | 1,158 | 1,058 | 1,149 | 1,132 |
| Water and other public services | 461 | 359 | 389 | 462 | 640 |
| Household operations | 897 | 809 | 1,069 | 690 | 1,141 |
| Personal services | 190 | 168 | 488 | 80 | 355 |
| Other household expenses | 707 | 641 | 581 | 610 | 1,086 |
| Housekeeping supplies | 821 | 614 | 658 | 774 | 1,237 |
| Laundry and cleaning supplies | 149 | 118 | 133 | 159 | 175 |
| Other household products | 470 | 325 | 365 | 410 | 801 |
| Postage and stationery | 201 | 171 | 160 | 205 | 261 |
| Household furnishings and equipment | 2,000 | 1,677 | 1,928 | 1,843 | 2,634 |
| Household textiles | 186 | 168 | 177 | 175 | 231 |
| Furniture | 467 | 373 | 442 | 411 | 681 |
| Floor coverings | 64 | 93 | 53 | 57 | 59 |
| Major appliances | 267 | 291 | 264 | 215 | 339 |
| Small appliances, miscellaneous housewares | 102 | 94 | 83 | 110 | 114 |
| Miscellaneous household equipment | 914 | 658 | 908 | 875 | 1,210 |
| Apparel and services | 1,898 | 2,171 | 1,894 | 1,766 | 1,895 |
| Men and boys | 406 | 487 | 392 | 395 | 369 |
| Men, 16 and over | 366 | 452 | 354 | 348 | 334 |
| Boys, 2 to 15 | 40 | 35 | 37 | 47 | 35 |
| Women and girls | 815 | 912 | 858 | 752 | 795 |
| Women, 16 and over | 748 | 840 | 796 | 679 | 739 |
| Girls, 2 to 15 | 67 | 72 | 62 | 73 | 55 |
| Children under 2 | 61 | 89 | 62 | 45 | 61 |
| Footwear | 320 | 353 | 344 | 302 | 296 |
| Other apparel products and services | 297 | 330 | 239 | 272 | 375 |
| Transportation | 9,203 | 8,566 | 8,538 | 8,742 | 11,340 |
| Vehicle purchases (net outlay) | 3,258 | 2,415 | 2,915 | 3,294 | 4,402 |
| Cars and trucks, new | 1,782 | 1,594 | 1,357 | 1,646 | 2,699 |
| Cars and trucks, used | 1,428 | 806 | 1,489 | 1,603 | 1,644 |
| Other vehicles | 47 | 314 | 368 | 344 | 359 |
| Gasoline and motor oil | 2,397 | 2,100 | 2,417 | 2,495 | 2,487 |

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, 2006-2007 — Continued

| Item | Total 55-64 | Northeast | Midwest | South | West |
|---|----------------|-----------|---------|---------|---------|
| Other vehicle expenses | \$2,873 | \$3,140 | \$2,571 | \$2,583 | \$3,419 |
| Vehicle finance charges | 312 | 285 | 256 | 347 | 343 |
| Maintenance and repairs | 842 | 777 | 773 | 799 | 1,062 |
| Vehicle insurance | 1,134 | 1,170 | 832 | 1,134 | 1,394 |
| Vehicle rental, leases, licenses, and other charges | 584 | 907 | 710 | 304 | 621 |
| Public transportation | 674 | 912 | 635 | 370 | 1,031 |
| Healthcare | 3,516 | 3,322 | 3,420 | 3,550 | 3,746 |
| Health insurance | 1,714 | 1,697 | 1,621 | 1,701 | 1,862 |
| Medical services | 930 | 857 | 929 | 882 | 1,085 |
| Drugs | 716 | 605 | 666 | 853 | 628 |
| Medical supplies | 156 | 163 | 203 | 113 | 171 |
| Entertainment | 2,771 | 2,523 | 2,575 | 2,527 | 3,646 |
| Fees and admissions | 624 | 700 | 605 | 485 | 820 |
| Audio and visual equipment and services | 931 | 919 | 822 | 926 | 1,075 |
| Pets, toys, hobbies, and playground equipment | 651 | 553 | 539 | 636 | 878 |
| Other entertainment supplies, equipment, and services | 566 | 352 | 608 | 480 | 874 |
| Personal care products and services | 609 | 688 | 569 | 550 | 680 |
| Reading | 149 | 166 | 161 | 117 | 174 |
| Education | 797 | 1,150 | 747 | 579 | 901 |
| Tobacco products and smoking supplies | 361 | 372 | 383 | 385 | 285 |
| Miscellaneous | 1,094 | 1,153 | 968 | 993 | 1,361 |
| Cash contributions | 2,509 | 1,596 | 2,792 | 2,396 | 3,253 |
| Personal insurance and pensions | 5,963 | 6,437 | 5,995 | 5,267 | 6,700 |
| Life and other personal insurance | 460 | 473 | 465 | 456 | 448 |
| Pensions and Social Security | 5,503 | 5,963 | 5,529 | 4,811 | 6,252 |
| Sources of income and personal taxes: | | | | | |
| Money income before taxes | 67,780 | 71,731 | 64,975 | 60,412 | 80,282 |
| Wages and salaries | 51,061 | 56,788 | 48,819 | 44,947 | 58,996 |
| Self-employment income | 4,419 | 4,708 | 4,176 | 3,174 | 6,625 |
| Social Security, private and government retirement | 8,893 | 7,551 | 8,659 | 9,149 | 9,998 |
| Interest, dividends, rental income, other property income | 2,350 | 1,727 | 2,607 | 2,002 | 3,260 |
| Unemployment and workers' compensation, veterans' benefits | 246 | 244 | 212 | 240 | 300 |
| Public assistance, supplemental security income, food stamps | 338 | 338 | 260 | 324 | 455 |
| Regular contributions for support | 355 | 257 | 131 | 458 | 526 |
| Other income | 118 | 117 | 111 | 120 | 122 |
| Personal taxes | 3,304 | 3,154 | 2,836 | 2,839 | 4,814 |
| Federal income taxes | 2,417 | 2,093 | 1,814 | 2,223 | 3,771 |
| State and local income taxes | 603 | 690 | 631 | 410 | 828 |
| Other taxes | 284 | 371 | 391 | 206 | 215 |
| Income after taxes | 64,476 | 68,577 | 62,139 | 57,573 | 75,468 |

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,
2006-2007 — Continued**

| Item | Total 55-64 | Northeast | Midwest | South | West |
|--|----------------|-----------------|-----------|-----------|-----------|
| Addenda: | | | | | |
| Net change in total assets and liabilities | - \$3,831 | - \$4,701 | - \$1,385 | - \$2,995 | - \$7,327 |
| Net change in total assets | 7,452 | 5,707 | 8,246 | 5,558 | 11,539 |
| Net change in total liabilities | 11,283 | 10,408 | 9,630 | 8,553 | 18,867 |
| Other financial information: | | | | | |
| Other money receipts | 1,153 | 343 | 1,421 | 1,266 | 1,417 |
| Mortgage principal paid on owned property | -2,626 | -2,451 | -2,668 | -2,280 | -3,355 |
| Estimated market value of owned home | 231,942 | 260,861 | 171,122 | 173,567 | 378,302 |
| Estimated monthly rental value of owned home | 1,064 | 1,183 | 923 | 973 | 1,274 |
| Gifts of goods and services | 1,735 | 1,837 | 1,785 | 1,376 | 2,220 |
| Food | 189 | 174 | 194 | 160 | 250 |
| Alcoholic beverages | 15 | 18 | 8 | 18 | 13 |
| Housing | 320 | 314 | 349 | 263 | 394 |
| Housekeeping supplies | 38 | 37 | 41 | 33 | 43 |
| Household textiles | 23 | 40 | 17 | 21 | 17 |
| Appliances and miscellaneous housewares | 37 | 47 | 24 | 29 | 57 |
| Major appliances | 19 | 25 | 9 | 8 | 44 |
| Small appliances and miscellaneous housewares | 18 | ³ 21 | 15 | 21 | 13 |
| Miscellaneous household equipment | 53 | 62 | 46 | 42 | 74 |
| Other housing | 169 | 129 | 220 | 138 | 203 |
| Apparel and services | 336 | 347 | 377 | 339 | 276 |
| Males, 2 and over | 85 | 92 | 81 | 96 | 62 |
| Females, 2 and over | 127 | 99 | 176 | 132 | 96 |
| Children under 2 | 56 | 79 | 60 | 39 | 58 |
| Other apparel products and services | 68 | 77 | 60 | 72 | 60 |
| Jewelry and watches | 26 | 32 | 27 | 15 | 36 |
| All other apparel products and services ... | 43 | 45 | 33 | 57 | 25 |
| Transportation | 135 | 144 | 121 | 66 | 267 |
| Health care | 42 | 14 | 23 | 19 | 132 |
| Entertainment | 123 | 89 | 138 | 79 | 210 |
| Toys, games, arts and crafts, and tricycles | 41 | 30 | 44 | 34 | 62 |
| Other entertainment | 81 | 60 | 94 | 45 | 148 |
| Personal care products and services | 19 | 34 | 25 | 11 | 14 |
| Reading | 1 | 2 | 1 | 1 | 2 |
| Education | 407 | 585 | 424 | 305 | 401 |
| All other gifts | 147 | 114 | 126 | 116 | 260 |

¹ Value is less than or equal to 0.5.

² No data reported.

³ Data are likely to have large sampling errors.
n.a. Not applicable.