

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007-2008

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	19,644	3,921	4,475	6,982	4,266
Consumer unit characteristics:					
Income before taxes	\$71,353	\$78,317	\$71,219	\$62,400	\$79,748
Income after taxes	68,492	74,900	68,692	59,911	76,436
Age of reference person	59.3	59.2	59.2	59.3	59.4
Average number in consumer unit:					
Persons	2.1	2.1	2.0	2.2	2.1
Children under 182	.1	.1	.2	.2
Persons 65 and older1	.1	.1	.1	.1
Earners	1.3	1.4	1.4	1.3	1.4
Vehicles	2.2	1.9	2.4	2.2	2.3
Percent distribution:					
Sex of reference person:					
Male	49	46	51	47	54
Female	51	54	49	53	46
Housing tenure:					
Homeowner	81	78	84	83	78
With mortgage	46	45	45	46	51
Without mortgage	35	34	39	37	27
Renter	19	22	16	17	22
Race of reference person:					
Black or African-American	11	10	8	18	4
White, Asian, and all other races	89	90	92	82	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	8	6	2	10	12
Not Hispanic or Latino	92	94	98	90	88
Education of reference person:					
Elementary (1-8)	4	3	3	6	3
High school (9-12)	33	36	33	36	23
College	63	61	64	58	73
Never attended and other	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased	92	85	95	93	94
Average annual expenditures	\$54,287	\$56,466	\$53,585	\$49,083	\$61,577
Food	6,300	6,671	5,918	5,927	6,992
Food at home	3,586	3,637	3,368	3,456	3,993
Cereals and bakery products	474	537	440	446	502
Cereals and cereal products	141	160	129	127	157
Bakery products	334	377	310	318	344
Meats, poultry, fish, and eggs	803	841	668	859	808
Beef	222	214	175	254	223
Pork	157	155	145	175	138
Other meats	105	126	99	107	86
Poultry	143	155	114	147	157
Fish and seafood	128	145	95	128	147
Eggs	48	46	40	49	57
Dairy products	402	410	385	384	444
Fresh milk and cream	148	141	131	156	157
Other dairy products	255	270	254	228	287
Fruits and vegetables	662	666	615	603	811
Fresh fruits	224	216	216	203	279
Fresh vegetables	221	238	180	194	296
Processed fruits	112	117	117	99	124
Processed vegetables	105	95	102	107	111

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, 2007-2008 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$1,246	\$1,183	\$1,260	\$1,165	\$1,429
Sugar and other sweets	127	113	136	123	137
Fats and oils	101	105	94	101	104
Miscellaneous foods	618	593	649	566	701
Nonalcoholic beverages	331	296	319	329	381
Food prepared by consumer unit on out-of-town trips	68	76	62	45	106
Food away from home	2,714	3,034	2,550	2,471	2,998
Alcoholic beverages	529	577	444	450	708
Housing	17,417	19,121	16,273	15,196	20,701
Shelter	9,944	11,614	9,260	8,029	12,263
Owned dwellings	7,226	8,328	6,966	6,106	8,321
Mortgage interest and charges	3,518	3,421	2,800	3,261	4,782
Property taxes	2,206	3,451	2,529	1,528	1,833
Maintenance, repairs, insurance, other expenses	1,502	1,457	1,637	1,317	1,706
Rented dwellings	1,574	1,802	1,095	1,181	2,509
Other lodging	1,144	1,483	1,199	742	1,433
Utilities, fuels, and public services	3,865	4,340	3,766	3,800	3,637
Natural gas	580	779	864	339	494
Electricity	1,433	1,377	1,222	1,713	1,246
Fuel oil and other fuels	213	591	156	110	92
Telephone services	1,142	1,186	1,099	1,156	1,122
Water and other public services	498	407	425	482	684
Household operations	870	836	848	755	1,110
Personal services	114	62	225	111	51
Other household expenses	755	774	623	644	1,059
Housekeeping supplies	821	696	664	724	1,272
Laundry and cleaning supplies	143	138	126	162	135
Other household products	484	391	386	370	874
Postage and stationery	193	166	152	192	263
Household furnishings and equipment	1,918	1,636	1,735	1,888	2,417
Household textiles	164	135	139	143	254
Furniture	424	424	347	426	501
Floor coverings	55	57	88	37	46
Major appliances	265	217	265	245	340
Small appliances, miscellaneous housewares	127	132	100	107	187
Miscellaneous household equipment	884	672	797	930	1,090
Apparel and services	1,752	1,872	1,636	1,718	1,821
Men and boys	396	386	326	413	448
Men, 16 and over	360	348	291	370	427
Boys, 2 to 15	36	38	35	44	21
Women and girls	731	813	729	707	698
Women, 16 and over	668	761	679	624	644
Girls, 2 to 15	63	52	50	83	53
Children under 2	50	67	45	49	42
Footwear	296	323	300	274	305
Other apparel products and services	279	284	235	274	328
Transportation	9,491	9,358	9,868	9,098	9,841
Vehicle purchases (net outlay)	3,172	2,484	3,634	3,163	3,335
Cars and trucks, new	1,636	1,493	1,683	1,608	1,762
Cars and trucks, used	1,416	898	1,774	1,476	1,420
Other vehicles	121	293	178	280	2153
Gasoline and motor oil	2,662	2,374	2,801	2,767	2,610

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, 2007-2008 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,957	\$3,513	\$2,827	\$2,742	\$2,913
Vehicle finance charges	316	266	282	369	314
Maintenance and repairs	870	918	823	757	1,058
Vehicle insurance	1,219	1,417	1,059	1,329	1,006
Vehicle rental, leases, licenses, and other charges	551	913	663	287	535
Public transportation	700	987	607	425	982
Healthcare	3,652	3,431	3,721	3,459	4,101
Health insurance	1,849	1,841	1,871	1,778	1,948
Medical services	953	826	999	808	1,260
Drugs	694	597	675	741	728
Medical supplies	156	166	177	131	165
Entertainment	2,885	2,609	3,122	2,549	3,458
Fees and admissions	644	700	611	538	798
Audio and visual equipment and services	1,040	1,009	1,049	1,009	1,110
Pets, toys, hobbies, and playground equipment	691	581	693	611	935
Other entertainment supplies, equipment, and services	510	320	769	390	616
Personal care products and services	631	695	573	584	710
Reading	154	185	154	120	179
Education	898	1,454	941	606	820
Tobacco products and smoking supplies	353	385	365	377	274
Miscellaneous	1,201	1,150	1,009	1,075	1,652
Cash contributions	2,452	1,744	2,908	2,202	3,033
Personal insurance and pensions	6,572	7,212	6,653	5,723	7,288
Life and other personal insurance	491	505	488	507	454
Pensions and Social Security	6,081	6,707	6,165	5,216	6,834
Sources of income and personal taxes:					
Money income before taxes	71,353	78,317	71,219	62,400	79,748
Wages and salaries	54,140	63,685	53,858	46,587	58,021
Self-employment income	4,861	4,488	5,745	3,346	6,755
Social Security, private and government retirement	8,663	6,681	7,898	9,704	9,583
Interest, dividends, rental income, other property income	2,468	2,403	2,586	1,620	3,794
Unemployment and workers' compensation, veterans' benefits	376	256	637	250	421
Public assistance, supplemental security income, food stamps	390	432	284	345	534
Regular contributions for support	324	202	94	446	479
Other income	131	169	117	101	160
Personal taxes	2,861	3,417	2,527	2,489	3,312
Federal income taxes	2,351	2,537	1,942	2,238	2,794
2008 Tax stimulus (new UCC Q20082)	-384	-370	-409	-373	-387
State and local income taxes	601	809	635	419	673
Other taxes	293	441	359	205	232

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, 2007-2008 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Income after taxes	68,492	74,900	68,692	59,911	76,436
Addenda:					
Net change in total assets and liabilities	-\$2,964	-\$5,809	-\$3,971	\$3	-\$4,149
Net change in total assets	5,115	2,972	5,491	4,650	7,451
Net change in total liabilities	8,079	8,781	9,462	4,648	11,600
Other financial information:					
Other money receipts	1,263	926	1,405	1,437	1,141
Mortgage principal paid on owned property	-2,913	-2,933	-3,074	-2,591	-3,253
Estimated market value of owned home	226,588	256,991	179,607	180,491	323,379
Estimated monthly rental value of owned home	1,094	1,228	976	1,007	1,235
Gifts of goods and services	1,849	2,238	1,906	1,458	2,070
Food	175	248	206	134	146
Alcoholic beverages	17	17	14	21	14
Housing	317	334	332	277	350
Housekeeping supplies	38	39	41	31	46
Household textiles	20	40	15	17	12
Appliances and miscellaneous housewares	33	30	21	34	48
Major appliances	17	² 12	7	16	35
Small appliances and miscellaneous housewares	16	² 18	14	18	13
Miscellaneous household equipment	54	54	53	45	70
Other housing	172	172	203	151	175
Apparel and services	284	264	244	330	266
Males, 2 and over	73	56	62	97	57
Females, 2 and over	113	116	81	129	115
Children under 2	44	56	41	42	41
Other apparel products and services	55	36	60	62	52
Jewelry and watches	17	7	19	15	28
All other apparel products and services ...	38	29	41	47	24
Transportation	162	182	149	74	302
Healthcare	34	² 10	36	20	79
Entertainment	139	88	134	117	230
Toys, games, arts and crafts, and tricycles	39	31	37	36	² 55
Other entertainment	99	57	96	80	175
Personal care products and services	15	27	8	12	14
Reading	1	3	1	1	2
Education	564	943	624	364	479
All other gifts	140	122	158	109	189

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.