

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011-2012

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,229	3,884	4,722	8,796	4,827
Consumer unit characteristics:					
Income before taxes	\$76,536	\$87,051	\$81,825	\$66,607	\$80,994
Income after taxes	72,723	82,011	78,996	63,882	75,223
Age of reference person	59.1	59.2	59.2	59.1	59.2
Average number in consumer unit:					
Persons	2.1	2.1	2.0	2.1	2.3
Children under 182	.2	.1	.2	.2
Persons 65 and older1	.1	.1	.1	.1
Earners	1.3	1.4	1.4	1.2	1.4
Vehicles	2.2	1.9	2.4	2.1	2.3
Percent distribution:					
Sex of reference person:					
Male	49	48	49	47	53
Female	51	52	51	53	47
Housing tenure:					
Homeowner	79	76	84	79	76
With mortgage	45	48	48	40	50
Without mortgage	34	28	36	40	27
Renter	21	24	16	21	24
Race of reference person:					
Black or African-American	12	11	8	19	3
White, Asian, and all other races	88	89	92	81	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	1	8	12
Not Hispanic or Latino	93	94	99	92	88
Education of reference person:					
Elementary (1-8)	4	3	2	5	5
High school (9-12)	32	34	34	37	20
College	64	63	65	58	75
Never attended and other	(¹)	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned or leased	91	86	93	91	93
Average annual expenditures	\$54,644	\$59,768	\$52,888	\$49,251	\$62,185
Food	6,662	6,833	6,356	6,408	7,302
Food at home	3,960	4,041	3,924	3,752	4,313
Cereals and bakery products	521	566	534	492	524
Cereals and cereal products	160	170	155	152	171
Bakery products	361	396	379	340	353
Meats, poultry, fish, and eggs	891	958	813	874	944
Beef	238	231	235	227	269
Pork	179	168	172	192	172
Other meats	121	152	119	114	107
Poultry	156	166	134	160	163
Fish and seafood	145	187	102	132	177
Eggs	52	54	50	49	56
Dairy products	413	433	425	380	445
Fresh milk and cream	140	139	139	136	147
Other dairy products	274	295	285	243	299
Fruits and vegetables	733	777	727	651	854
Fresh fruits	260	268	259	230	310
Fresh vegetables	237	267	223	205	285
Processed fruits	109	115	109	91	137
Processed vegetables	128	127	136	126	122
Other food at home	1,402	1,307	1,425	1,355	1,546
Sugar and other sweets	156	137	149	153	186
Fats and oils	112	113	106	115	111
Miscellaneous foods	694	634	754	647	772
Nonalcoholic beverages	376	364	364	382	387
Food prepared by consumer unit on out-of-town trips	64	59	52	58	90

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, 2011-2012 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home	2,701	2,791	2,432	2,656	2,989
Alcoholic beverages	481	520	417	380	701
Housing	17,209	20,156	15,836	14,799	20,584
Shelter	9,741	12,253	8,616	7,596	12,728
Owned dwellings	6,996	8,838	6,680	5,367	8,793
Mortgage interest and charges	3,236	3,388	2,655	2,504	5,016
Property taxes	2,306	3,754	2,501	1,645	2,154
Maintenance, repairs, insurance, other expenses	1,454	1,696	1,523	1,218	1,623
Rented dwellings	1,786	2,327	1,153	1,375	2,719
Other lodging	958	1,088	783	854	1,217
Utilities, fuels, and public services	4,022	4,492	3,827	3,979	3,912
Natural gas	425	634	577	254	418
Electricity	1,535	1,435	1,352	1,792	1,327
Fuel oil and other fuels	180	546	134	77	117
Telephone services	1,297	1,408	1,283	1,270	1,272
Water and other public services	584	469	481	585	777
Household operations	994	1,081	792	904	1,289
Personal services	79	² 125	² 48	80	69
Other household expenses	916	956	744	823	1,220
Housekeeping supplies	729	642	802	699	784
Laundry and cleaning supplies	155	129	163	162	160
Other household products	406	380	459	381	420
Postage and stationery	167	134	179	156	203
Household furnishings and equipment	1,724	1,688	1,800	1,622	1,871
Household textiles	133	130	120	132	154
Furniture	398	376	523	362	359
Floor coverings	23	33	34	18	13
Major appliances	223	217	216	219	245
Small appliances, miscellaneous housewares	120	107	122	123	123
Miscellaneous household equipment	827	825	786	768	977
Apparel and services	1,671	1,925	1,382	1,605	1,875
Men and boys	401	486	294	417	407
Men, 16 and over	354	432	273	371	338
Boys, 2 to 15	47	54	21	46	68
Women and girls	710	724	667	660	833
Women, 16 and over	641	666	624	597	718
Girls, 2 to 15	69	59	43	64	115
Children under 2	32	52	16	38	18
Footwear	287	325	217	289	321
Other apparel products and services	242	339	187	200	295
Transportation	9,258	9,518	9,571	8,885	9,452
Vehicle purchases (net outlay)	2,923	3,007	3,316	2,844	2,616
Cars and trucks, new	1,693	1,934	1,688	1,580	1,711
Cars and trucks, used	1,176	1,043	1,524	1,238	829
Other vehicles	54	² 30	² 104	² 26	² 77
Gasoline and motor oil	2,802	2,799	2,873	2,791	2,755
Other vehicle expenses	2,896	2,878	2,866	2,761	3,217
Vehicle finance charges	213	205	249	208	193
Maintenance and repairs	974	982	1,002	829	1,209
Vehicle insurance	1,230	926	1,142	1,360	1,353
Vehicle rental, leases, licenses, and other charges	479	765	473	365	461
Public and other transportation	636	833	516	489	864
Health care	4,216	4,061	4,513	3,793	4,829
Health insurance	2,234	2,284	2,547	1,929	2,446
Medical services	1,114	1,049	1,055	1,023	1,388
Drugs	707	564	757	698	794
Medical supplies	161	165	154	143	200
Entertainment	2,841	2,866	2,713	2,738	3,157
Fees and admissions	619	713	617	513	740
Audio and visual equipment and services	1,050	1,221	989	1,003	1,059
Pets, toys, hobbies, and playground equipment	801	675	679	847	955
Other entertainment supplies, equipment, and services	371	256	428	376	403

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, 2011-2012 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Personal care products and services	695	707	605	693	788
Reading	141	156	145	116	169
Education	995	1,649	816	701	1,182
Tobacco products and smoking supplies	386	404	394	421	300
Miscellaneous	919	939	892	721	1,294
Cash contributions	2,235	2,195	2,177	2,010	2,736
Personal insurance and pensions	6,935	7,838	7,069	5,981	7,817
Life and other personal insurance	525	648	485	497	517
Pensions and Social Security	6,410	7,190	6,584	5,484	7,300
Sources of income and personal taxes:					
Money income before taxes	\$76,536	\$87,051	\$81,825	\$66,607	\$80,994
Wages and salaries	57,374	71,424	56,774	50,945	58,370
Self-employment income	6,346	3,557	12,536	4,271	6,314
Social Security, private and government retirement	9,119	7,840	9,336	9,098	9,975
Interest, dividends, rental income, other property income	2,077	2,042	1,760	1,083	4,228
Unemployment and workers' compensation, veterans' benefits	635	982	528	364	957
Public assistance, supplemental security income, food stamps	618	652	587	558	731
Regular contributions for support	196	352	206	68	296
Other income	171	203	98	221	123
Personal taxes (missing values not imputed)	3,813	5,040	2,829	2,725	5,771
Federal income taxes	2,760	3,474	1,969	2,027	4,292
State and local income taxes	850	1,235	730	461	1,368
Other taxes	203	331	131	237	111
Income after taxes	72,723	82,011	78,996	63,882	75,223
Addenda:					
Net change in total assets and liabilities	-\$4,864	-\$9,300	-\$2,884	-\$5,490	-\$2,092
Net change in total assets	3,931	707	2,881	584	13,654
Net change in total liabilities	8,796	10,006	5,765	6,074	15,746
Other financial information:					
Other money receipts	1,164	628	1,653	606	2,136
Mortgage principal paid on owned property	-2,643	-3,169	-2,654	-1,968	-3,437
Estimated market value of owned home	197,187	227,650	153,641	163,863	276,010
Estimated monthly rental value of owned home	1,089	1,239	984	959	1,306
Gifts of goods and services, total	1,758	1,863	1,684	1,617	2,008
Food	188	188	161	200	192
Alcoholic beverages	11	23	11	3	15
Housing	284	315	332	232	305
Housekeeping supplies	34	32	45	27	40
Household textiles	17	210	34	15	11
Appliances and miscellaneous housewares	33	28	56	28	23
Major appliances	15	13	23	16	5
Small appliances and miscellaneous housewares	18	15	33	12	18
Miscellaneous household equipment	75	101	72	75	57
Other housing	124	143	124	87	174
Apparel and services	283	323	226	286	305
Males, 2 and over	77	81	62	78	88
Females, 2 and over	125	133	97	121	155
Children under 2	26	45	15	28	16
Other apparel products and services	56	64	51	60	47
Jewelry and watches	23	45	19	21	11
All other apparel products and services	33	19	32	38	36

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, 2011-2012 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Transportation	172	55	182	219	172
Health care	78	21	47	61	191
Entertainment	143	209	122	138	118
Toys, games, arts and crafts, and tricycles	35	² 22	48	40	² 24
Other entertainment	108	187	74	98	94
Personal care products and services	26	25	23	27	30
Reading	3	2	4	3	2
Education	426	643	483	251	514
All other gifts	144	60	94	197	164

¹ Value is less than or equal to 0.5.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2013