

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	22,829	4,046	4,930	9,060	4,793
Consumer unit characteristics:					
Income before taxes	\$75,840	\$86,677	\$79,436	\$66,370	\$80,895
Income after taxes	68,294	76,602	71,533	60,550	72,589
Age of reference person	59.2	59.2	59.2	59.2	59.2
Average number in consumer unit:					
People	2.1	2.2	2.0	2.1	2.2
Children under 182	.2	.1	.2	.1
Adults 65 and older1	.1	.1	.1	.1
Earners	1.3	1.4	1.4	1.2	1.4
Vehicles	2.2	2.0	2.5	2.1	2.3
Percent distribution:					
Reference person:					
Men	49	49	49	48	51
Women	51	51	51	52	49
Housing tenure:					
Homeowner	79	77	83	78	76
With mortgage	43	43	46	39	48
Without mortgage	36	34	37	40	28
Renter	21	23	17	22	24
Race of reference person:					
Black or African-American	12	10	8	20	4
White, Asian, and all other races	88	90	92	80	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	2	9	11
Not Hispanic or Latino	93	94	98	91	89
Education of reference person:					
Elementary (1-8)	5	3	3	7	5
High school (9-12)	30	35	31	34	19
College	65	62	66	60	75
Never attended and other	(1)	(1)	(1)	(1)	1
At least one vehicle owned or leased	91	88	94	90	93
Average annual expenditures	\$55,794	\$62,194	\$55,463	\$49,013	\$63,434
Food	6,756	7,230	6,552	6,249	7,452
Food at home	4,123	4,350	4,107	3,826	4,471
Cereals and bakery products	550	608	546	516	565
Cereals and cereal products	172	191	169	160	177
Bakery products	379	417	376	356	388
Meats, poultry, fish, and eggs	892	993	824	869	911
Beef	242	255	237	234	249
Pork	179	166	173	188	182
Other meats	125	147	122	119	116
Poultry	157	184	134	156	156
Fish and seafood	134	180	102	120	150
Eggs	56	62	55	52	58
Dairy products	430	479	437	382	463
Fresh milk and cream	145	155	142	140	148
Other dairy products	285	324	295	243	315
Fruits and vegetables	765	832	787	670	854
Fresh fruits	269	284	280	227	319
Fresh vegetables	245	282	228	212	290
Processed fruits	117	134	124	99	127
Processed vegetables	135	132	155	133	119
Other food at home	1,485	1,438	1,514	1,389	1,678
Sugar and other sweets	158	142	147	160	178
Fats and oils	121	129	108	117	133
Miscellaneous foods	746	694	828	662	865
Nonalcoholic beverages	399	406	373	397	423
Food prepared by consumer unit on out-of-town trips	62	67	58	53	79

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, 2012-2013 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Food away from home	2,633	2,880	2,445	2,423	2,982
Alcoholic beverages	479	625	460	384	539
Housing	17,608	20,810	17,092	14,756	20,817
Shelter	9,990	12,367	9,403	7,762	12,799
Owned dwellings	7,128	8,826	7,142	5,471	8,815
Mortgage interest and charges	3,261	3,099	2,941	2,591	4,995
Property taxes	2,349	3,911	2,577	1,604	2,204
Maintenance, repairs, insurance, other expenses	1,518	1,816	1,624	1,275	1,616
Rented dwellings	1,863	2,434	1,240	1,488	2,729
Other lodging	999	1,107	1,020	804	1,255
Utilities, fuels, and public services	4,064	4,580	3,979	3,897	4,030
Natural gas	414	610	585	227	425
Electricity	1,542	1,471	1,428	1,725	1,375
Fuel oil and other fuels	170	544	138	66	82
Telephone services	1,348	1,477	1,323	1,313	1,330
Residential phone service, VOIP, and phone cards	467	575	431	452	440
Cellular phone service	881	902	892	861	889
Water and other public services	590	479	505	565	817
Household operations	1,033	1,224	907	846	1,355
Personal services	98	213	239	84	87
Other household expenses	935	1,011	868	762	1,268
Housekeeping supplies	721	663	779	703	750
Laundry and cleaning supplies	161	151	162	163	166
Other household products	395	368	448	385	385
Postage and stationery	165	144	170	154	198
Household furnishings and equipment	1,801	1,976	2,024	1,548	1,884
Household textiles	129	130	112	122	161
Furniture	420	410	585	350	393
Floor coverings	26	19	45	22	20
Major appliances	226	208	236	199	284
Small appliances, miscellaneous housewares	131	156	114	133	126
Miscellaneous household equipment	868	1,054	933	724	900
Apparel and services	1,599	1,814	1,443	1,446	1,847
Men and boys	346	390	275	298	464
Men, 16 and over	307	347	251	262	407
Boys, 2 to 15	39	44	24	36	57
Women and girls	686	696	665	660	743
Women, 16 and over	622	630	597	602	676
Girls, 2 to 15	64	66	68	59	67
Children under 2	44	62	34	47	231
Footwear	285	342	254	247	333
Other apparel products and services	238	323	215	193	276
Transportation	9,500	10,381	9,814	8,928	9,510
Vehicle purchases (net outlay)	3,085	3,353	3,391	2,840	3,009
Cars and trucks, new	1,664	1,774	1,803	1,547	1,647
Cars and trucks, used	1,370	1,515	1,560	1,265	1,251
Other vehicles	252	264	228	227	211
Gasoline and motor oil	2,839	2,835	2,996	2,791	2,774
Other vehicle expenses	2,934	3,342	2,803	2,867	2,851
Vehicle finance charges	196	202	211	203	161
Maintenance and repairs	979	1,016	992	873	1,128
Vehicle insurance	1,262	1,312	1,103	1,433	1,062
Vehicle rental, leases, licenses, and other charges	498	811	497	358	499
Public and other transportation	641	852	625	430	876
Healthcare	4,377	4,273	4,841	3,829	5,026
Health insurance	2,404	2,533	2,815	2,092	2,464
Medical services	1,131	1,010	1,133	932	1,608
Drugs	676	559	719	680	724
Medical supplies	165	171	173	125	230
Entertainment	2,789	2,913	2,580	2,598	3,262
Fees and admissions	607	750	626	424	813
Audio and visual equipment and services	1,042	1,155	1,008	988	1,082

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, 2012-2013 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Pets, toys, hobbies, and playground equipment	812	759	653	877	898
Pets	682	573	551	757	776
Toys, hobbies, and playground equipment	129	186	102	120	122
Other entertainment supplies, equipment, and services	328	249	292	310	468
Personal care products and services	667	634	673	628	768
Reading	132	140	145	103	168
Education	1,180	2,044	1,157	777	1,233
Tobacco products and smoking supplies	405	446	395	423	346
Miscellaneous	874	950	837	683	1,205
Cash contributions	2,368	1,900	2,539	2,015	3,254
Personal insurance and pensions	7,060	8,034	6,934	6,195	8,005
Life and other personal insurance	479	510	467	464	492
Pensions and Social Security	6,582	7,524	6,467	5,731	7,513
Sources of income and personal taxes:					
Money income before taxes	\$75,840	\$86,677	\$79,436	\$66,370	\$80,895
Wages and salaries	58,650	71,646	59,126	51,840	60,062
Self-employment income	5,119	4,663	6,034	4,093	6,501
Social Security, private and government retirement	8,269	6,868	9,683	7,869	8,756
Interest, dividends, rental income, other property income	2,348	1,797	3,270	1,275	3,892
Public assistance, supplemental security income, food stamps	599	552	644	575	637
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	664	1,017	532	513	786
Other income	192	134	148	205	262
Personal taxes (contains some imputed values)	7,546	10,075	7,903	5,820	8,306
Federal income taxes	5,866	7,529	5,949	4,798	6,395
State and local income taxes	1,536	2,245	1,819	900	1,849
Other taxes	144	301	134	122	62
Income after taxes	68,294	76,602	71,533	60,550	72,589
Addenda:					
Net change in total assets and liabilities	\$15,138	\$4,495	\$32,011	\$11,393	\$13,844
Net change in total assets	24,411	11,720	39,156	16,981	33,999
Net change in total liabilities	9,273	7,226	7,145	5,588	20,156
Other financial information:					
Other money receipts	1,329	1,116	2,563	403	1,989
Mortgage principal paid on owned property	-2,468	-2,624	-2,214	-2,050	-3,387
Estimated market value of owned home	200,647	229,685	160,261	161,270	292,112
Estimated monthly rental value of owned home	1,113	1,281	1,006	965	1,359
Gifts of goods and services, total	1,883	2,153	1,796	1,678	2,126
Food	175	171	170	188	160
Alcoholic beverages	13	19	24	3	13
Housing	312	399	323	266	315
Housekeeping supplies	39	43	66	30	24
Household textiles	11	25	215	14	29
Appliances and miscellaneous housewares	32	53	36	24	22
Major appliances	11	220	13	7	6
Small appliances and miscellaneous housewares	21	233	23	17	16
Miscellaneous household equipment	68	98	86	51	55
Other housing	162	199	121	146	205

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, 2012-2013 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Apparel and services	295	343	240	275	343
Males, 2 and over	81	80	57	69	127
Females, 2 and over	126	150	112	114	139
Children under 2	37	57	27	37	29
Other apparel products and services	51	56	44	55	48
Jewelry and watches	17	19	18	18	12
All other apparel products and services ...	34	36	² 26	37	36
Transportation	178	38	151	252	182
Healthcare	119	68	46	47	370
Entertainment	125	106	143	125	124
Toys, games, arts and crafts, and tricycles	38	² 27	49	50	² 17
Other entertainment	86	78	95	74	107
Personal care products and services	24	15	37	24	18
Reading	5	3	10	4	5
Education	494	884	532	320	456
All other gifts	143	107	120	175	139

¹ Value is too small to display.

² Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014