

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey,
2002-2003**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	15,947	3,280	3,544	5,883	3,240
Consumer unit characteristics:					
Income before taxes ¹	\$56,036	\$59,694	\$61,936	\$48,119	\$60,547
Income after taxes ¹	53,195	56,939	58,564	45,836	57,172
Age of reference person	59.1	59.0	59.1	59.1	59.0
Average number in consumer unit:					
Persons	2.1	2.1	2.1	2.1	2.2
Children under 182	.2	.2	.2	.2
Persons 65 and over1	.1	.1	.1	.1
Earners	1.3	1.4	1.4	1.2	1.4
Vehicles	2.2	2.0	2.5	2.2	2.3
Percent distribution:					
Sex of reference person:					
Male	53	53	54	52	55
Female	47	47	46	48	45
Housing tenure:					
Homeowner	81	77	85	83	79
With mortgage	44	36	43	44	52
Without mortgage	38	41	42	39	27
Renter	19	23	15	17	21
Race of reference person:					
Black or African American	11	9	8	17	5
White, Asian, and All Other Races	89	91	92	83	95
Education of reference person:					
Elementary (1-8)	6	4	3	8	7
High school (9-12)	38	42	40	40	26
College	56	53	56	51	66
Never attended and other	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned or leased	91	87	93	92	92
Average annual expenditures	\$44,261	\$47,093	\$44,600	\$38,733	\$51,099
Food	5,544	6,384	5,238	5,152	5,818
Food at home	3,217	3,555	3,008	3,089	3,383
Cereals and bakery products	425	501	410	392	432
Cereals and cereal products	137	161	125	130	140
Bakery products	288	340	285	262	292
Meats, poultry, fish, and eggs	862	972	757	900	819
Beef	253	239	194	309	231
Pork	181	181	188	186	163
Other meats	106	146	91	99	98
Poultry	138	176	120	123	151
Fish and seafood	151	192	132	150	138
Eggs	34	38	31	33	37
Dairy products	326	368	319	299	344
Fresh milk and cream	119	131	119	115	118
Other dairy products	206	237	200	184	226
Fruits and vegetables	592	696	508	539	690
Fresh fruits	197	236	174	172	236
Fresh vegetables	192	234	153	174	230
Processed fruits	114	133	102	102	135
Processed vegetables	89	94	79	92	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,
2002-2003 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$1,012	\$1,017	\$1,015	\$958	\$1,097
Sugar and other sweets	125	128	126	111	145
Fats and oils	91	99	91	87	92
Miscellaneous foods	467	448	460	451	520
Nonalcoholic beverages	278	287	288	268	276
Food prepared by consumer unit on out-of-town trips	50	54	51	41	65
Food away from home	2,326	2,829	2,229	2,063	2,435
Alcoholic beverages	395	534	421	288	431
Housing	13,772	14,863	13,783	11,471	16,758
Shelter	7,618	8,797	6,921	6,107	9,928
Owned dwellings	5,685	6,091	5,429	4,664	7,410
Mortgage interest and charges	2,726	2,252	2,278	2,317	4,439
Property taxes	1,659	2,514	1,773	1,161	1,575
Maintenance, repairs, insurance, other expenses	1,300	1,325	1,378	1,185	1,396
Rented dwellings	1,239	1,764	811	977	1,649
Other lodging	693	941	681	466	869
Utilities, fuels, and public services	3,024	3,128	3,092	2,967	2,946
Natural gas	395	506	585	239	359
Electricity	1,133	1,005	1,028	1,344	997
Fuel oil and other fuels	137	348	116	62	80
Telephone services	981	982	1,003	963	990
Water and other public services	377	287	360	359	520
Household operations	583	653	619	444	728
Personal services	75	131	112	35	51
Other household expenses	508	522	507	409	677
Housekeeping supplies	725	632	1,167	532	642
Laundry and cleaning supplies	139	135	144	147	123
Other household products	420	287	852	266	316
Postage and stationery	166	211	171	119	204
Household furnishings and equipment	1,822	1,653	1,983	1,420	2,513
Household textiles	161	112	169	117	275
Furniture	465	495	385	394	648
Floor coverings	65	62	62	35	126
Major appliances	226	165	282	160	340
Small appliances, miscellaneous housewares	130	110	148	134	124
Miscellaneous household equipment	775	710	938	580	999
Apparel and services	1,673	2,031	1,680	1,494	1,662
Men and boys	325	363	335	298	328
Men, 16 and over	284	328	296	254	285
Boys, 2 to 15	41	35	40	43	42
Women and girls	744	868	711	673	801
Women, 16 and over	692	828	652	630	730
Girls, 2 to 15	52	41	59	43	72
Children under 2	55	63	71	41	51
Footwear	263	390	247	255	181
Other apparel products and services	287	347	315	227	301
Transportation	8,569	8,617	8,899	7,797	9,574
Vehicle purchases (net outlay)	4,093	3,753	4,455	3,827	4,526
Cars and trucks, new	2,363	2,242	2,405	2,279	2,591
Cars and trucks, used	1,702	1,511	2,026	1,506	1,896
Other vehicles	³ 29	(⁴)	³ 24	³ 42	³ 39
Gasoline and motor oil	1,354	1,217	1,426	1,301	1,510

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,
2002-2003 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,605	\$2,827	\$2,571	\$2,349	\$2,884
Vehicle finance charges	353	284	381	394	315
Maintenance and repairs	778	751	753	688	995
Vehicle insurance	961	1,056	905	911	1,015
Vehicle rental, leases, licenses, other charges	514	736	532	356	560
Public transportation	517	819	447	320	653
Health care	3,034	2,900	3,013	2,995	3,258
Health insurance	1,468	1,552	1,427	1,474	1,417
Medical services	800	708	797	682	1,113
Drugs	642	526	658	735	568
Medical supplies	124	114	132	104	160
Entertainment	2,359	2,409	2,237	1,844	3,364
Fees and admissions	591	762	517	407	832
Television, radios, sound equipment	731	778	788	641	780
Pets, toys, and playground equipment	400	372	417	333	527
Other entertainment supplies, equipment, and services	637	497	515	463	1,224
Personal care products and services	553	559	516	508	665
Reading	174	218	190	112	226
Education	669	1,144	562	509	596
Tobacco products and smoking supplies	348	377	431	335	253
Miscellaneous	797	838	653	710	1,074
Cash contributions	1,545	1,367	1,773	1,350	1,831
Personal insurance and pensions	4,828	4,854	5,203	4,169	5,589
Life and other personal insurance	582	754	591	547	463
Pensions and Social Security	4,246	4,100	4,612	3,622	5,126
Sources of income and personal taxes: ¹					
Money income before taxes	56,036	59,694	61,936	48,119	60,547
Wages and salaries	42,859	45,713	49,796	37,000	43,285
Self-employment income	2,666	2,244	2,620	1,723	4,853
Social Security, private and government retirement	7,601	8,072	7,076	7,456	7,964
Interest, dividends, rental income, other property income	1,728	2,409	1,359	995	2,792
Unemployment and workers' compensation, veterans' benefits	335	468	233	259	452
Public assistance, supplemental security income, food stamps	427	392	335	432	553
Regular contributions for support	317	337	437	126	519
Other income	104	58	80	128	129
Personal taxes	2,841	2,754	3,373	2,283	3,374
Federal income taxes	2,070	1,936	2,281	1,797	2,477
State and local income taxes	502	538	711	310	594
Other taxes	268	281	381	175	304
Income after taxes	53,195	56,939	58,564	45,836	57,172

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,
2002-2003 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$6,196	- \$999	- \$2,489	- \$7,596	- \$12,970
Net change in total assets	5,625	5,876	4,956	4,183	8,721
Net change in total liabilities	11,821	6,875	7,445	11,779	21,692
Other financial information:					
Other money receipts	1,386	1,740	2,266	970	821
Mortgage principal paid on owned property	-2,002	-2,242	-2,205	-1,648	-2,179
Estimated market value of owned home	152,793	180,514	134,534	116,470	210,659
Estimated monthly rental value of owned home ..	906	992	839	765	1,148
Gifts of goods and services	1,552	2,099	1,483	1,192	1,727
Food	166	368	149	72	154
Alcoholic beverages	15	19	18	8	21
Housing	321	318	387	246	384
Housekeeping supplies	53	67	56	42	58
Household textiles	26	13	34	27	27
Appliances and miscellaneous housewares	45	40	65	38	39
Major appliances	17	17	31	8	15
Small appliances and miscellaneous housewares	28	23	33	30	24
Miscellaneous household equipment	88	87	124	59	101
Other housing	109	111	108	81	159
Apparel and services	327	389	339	297	309
Males, 2 and over	77	82	77	73	80
Females, 2 and over	140	146	132	145	134
Children under 2	47	54	60	35	46
Other apparel products and services	63	107	69	44	50
Jewelry and watches	30	60	33	15	21
All other apparel products and services	34	47	36	29	28
Transportation	71	31	79	26	183
Health care	52	55	55	41	64
Entertainment	109	137	117	92	104
Toys, games, hobbies, and tricycles	48	52	55	41	46
Other entertainment	62	85	62	51	58
Personal care products and services	18	14	17	14	30
Reading	2	4	2	1	2
Education	335	594	218	272	312
All other gifts	135	170	102	121	162

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.