

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009-2010

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	21,045	3,880	4,690	7,861	4,614
Consumer unit characteristics:					
Income before taxes	\$69,745	\$77,059	\$68,549	\$63,671	\$75,159
Income after taxes	67,091	73,401	65,633	61,572	72,671
Age of reference person	59.2	59.3	59.1	59.2	59.2
Average number in consumer unit:					
Persons	2.1	2.1	2.1	2.1	2.2
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	2.0	2.4	2.1	2.4
Percent distribution:					
Sex of reference person:					
Male	48	46	49	48	51
Female	52	54	51	52	49
Housing tenure:					
Homeowner	80	78	84	81	78
With mortgage	46	43	47	42	54
Without mortgage	34	35	38	38	24
Renter	20	22	16	19	22
Race of reference person:					
Black or African-American	11	10	9	17	4
White, Asian, and all other races	89	90	91	83	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	8	5	2	9	13
Not Hispanic or Latino	92	95	98	91	87
Education of reference person:					
Elementary (1-8)	4	3	3	4	7
High school (9-12)	33	36	34	38	22
College	62	61	63	57	71
Never attended and other	(1)	(1)	(2)	(1)	(1)
At least one vehicle owned or leased	92	86	93	93	94
Average annual expenditures	\$51,670	\$56,160	\$49,763	\$47,571	\$56,805
Food	6,184	7,042	5,847	5,780	6,499
Food at home	3,679	4,084	3,603	3,495	3,734
Cereals and bakery products	486	582	478	454	468
Cereals and cereal products	156	179	154	145	157
Bakery products	330	403	324	310	311
Meats, poultry, fish, and eggs	820	936	769	833	750
Beef	232	249	244	227	216
Pork	159	158	167	167	138
Other meats	114	142	113	107	100
Poultry	135	159	99	153	118
Fish and seafood	137	182	107	133	134
Eggs	43	46	39	44	43
Dairy products	382	440	393	353	372
Fresh milk and cream	133	155	123	131	126
Other dairy products	249	286	270	222	246
Fruits and vegetables	678	760	635	617	758
Fresh fruits	235	254	225	202	288
Fresh vegetables	219	258	189	202	246
Processed fruits	109	122	112	96	118
Processed vegetables	115	126	109	118	107

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, 2009-2010 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$1,313	\$1,366	\$1,328	\$1,238	\$1,386
Sugar and other sweets	143	149	161	134	134
Fats and oils	107	105	103	107	114
Miscellaneous foods	656	672	677	597	726
Nonalcoholic beverages	345	362	328	355	329
Food prepared by consumer unit on out-of-town trips	62	77	58	45	83
Food away from home	2,505	2,958	2,244	2,285	2,765
Alcoholic beverages	421	515	394	340	509
Housing	16,830	18,832	15,752	15,340	18,779
Shelter	9,570	11,010	8,805	8,158	11,545
Owned dwellings	6,960	7,674	6,690	6,001	8,269
Mortgage interest and charges	3,274	2,811	2,872	2,783	4,909
Property taxes	2,225	3,263	2,512	1,619	2,093
Maintenance, repairs, insurance, other expenses	1,461	1,600	1,307	1,599	1,267
Rented dwellings	1,630	2,141	1,108	1,393	2,134
Other lodging	980	1,195	1,007	763	1,142
Utilities, fuels, and public services	3,938	4,423	3,825	3,944	3,635
Natural gas	493	711	717	275	453
Electricity	1,514	1,436	1,301	1,833	1,254
Fuel oil and other fuels	186	552	164	85	72
Telephone services	1,202	1,254	1,164	1,213	1,177
Water and other public services	543	470	479	538	679
Household operations	876	880	678	877	1,074
Personal services	87	³ 37	³ 75	83	150
Other household expenses	789	843	603	794	923
Housekeeping supplies	770	732	819	792	716
Laundry and cleaning supplies	157	142	186	165	127
Other household products	446	410	455	489	391
Postage and stationery	167	179	179	137	199
Household furnishings and equipment	1,675	1,787	1,625	1,570	1,808
Household textiles	146	156	105	138	192
Furniture	368	433	308	328	444
Floor coverings	44	63	47	35	37
Major appliances	263	261	266	257	271
Small appliances, miscellaneous housewares	130	98	111	154	133
Miscellaneous household equipment	724	775	788	657	731
Apparel and services	1,581	1,665	1,353	1,615	1,679
Men and boys	353	417	278	320	432
Men, 16 and over	316	370	242	290	392
Boys, 2 to 15	37	47	35	30	41
Women and girls	639	630	585	681	627
Women, 16 and over	580	586	521	610	579
Girls, 2 to 15	59	44	64	71	47
Children under 2	60	76	62	56	52
Footwear	281	252	229	308	309
Other apparel products and services	248	290	200	251	260
Transportation	8,215	9,067	8,034	7,943	8,122
Vehicle purchases (net outlay)	2,667	3,001	2,883	2,622	2,243
Cars and trucks, new	1,536	2,047	1,479	1,463	1,290
Cars and trucks, used	1,058	913	1,339	1,032	939
Other vehicles	73	³ 42	³ 65	127	³ 14
Gasoline and motor oil	2,146	2,012	2,242	2,127	2,191

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, 2009-2010 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,861	\$3,318	\$2,417	\$2,823	\$2,970
Vehicle finance charges	269	238	256	300	257
Maintenance and repairs	874	924	890	745	1,037
Vehicle insurance	1,243	1,481	812	1,471	1,068
Vehicle rental, leases, licenses, and other charges	474	674	458	307	608
Public transportation	542	736	493	371	718
Healthcare	3,877	3,522	3,953	3,783	4,259
Health insurance	2,064	2,032	2,149	1,958	2,188
Medical services	998	784	932	985	1,266
Drugs	672	567	700	724	644
Medical supplies	143	140	172	116	161
Entertainment	2,793	2,836	2,792	2,612	3,066
Fees and admissions	586	625	522	499	768
Audio and visual equipment and services	1,043	1,061	1,041	1,035	1,041
Pets, toys, hobbies, and playground equipment	740	822	699	720	748
Other entertainment supplies, equipment, and services	424	328	529	357	509
Personal care products and services	607	660	534	593	662
Reading	136	164	132	112	160
Education	959	1,652	921	599	1,032
Tobacco products and smoking supplies	430	480	453	466	306
Miscellaneous	1,050	1,007	852	914	1,527
Cash contributions	1,991	1,810	1,939	1,883	2,378
Personal insurance and pensions	6,595	6,910	6,808	5,590	7,826
Life and other personal insurance	459	465	448	459	465
Pensions and Social Security	6,136	6,444	6,360	5,132	7,361
Sources of income and personal taxes:					
Money income before taxes	69,745	77,059	68,549	63,671	75,159
Wages and salaries	53,164	59,524	53,408	47,070	57,948
Self-employment income	4,456	4,786	3,802	4,160	5,346
Social Security, private and government retirement	8,666	8,628	7,920	9,629	7,816
Interest, dividends, rental income, other property income	1,848	2,284	2,007	1,399	2,085
Unemployment and workers' compensation, veterans' benefits	655	921	747	420	737
Public assistance, supplemental security income, food stamps	545	517	406	583	644
Regular contributions for support	256	204	144	262	403
Other income	157	196	115	148	180
Personal taxes	2,654	3,659	2,916	2,099	2,488
Federal income taxes	1,801	2,290	1,972	1,573	1,603
2008 Tax stimulus (thru Q20091)	(¹)	³ -3	(²)	(²)	(²)
State and local income taxes	600	943	683	346	661
Other taxes	254	428	261	180	225

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, 2009-2010 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Income after taxes	67,091	73,401	65,633	61,572	72,671
Addenda:					
Net change in total assets and liabilities	-\$1,714	\$6,910	-\$828	-\$3,203	-\$7,328
Net change in total assets	5,873	15,536	4,516	2,026	5,681
Net change in total liabilities	7,587	8,626	5,344	5,229	13,009
Other financial information:					
Other money receipts	811	785	1,005	631	944
Mortgage principal paid on owned property	-2,691	-2,549	-2,575	-2,208	-3,750
Estimated market value of owned home	199,222	216,053	162,615	162,286	285,199
Estimated monthly rental value of owned home	1,049	1,140	963	939	1,248
Gifts of goods and services	1,532	1,949	1,531	1,336	1,520
Food	163	200	175	163	119
Alcoholic beverages	16	44	6	10	13
Housing	303	392	278	271	308
Housekeeping supplies	41	49	37	29	60
Household textiles	11	19	8	11	7
Appliances and miscellaneous housewares	28	30	29	29	23
Major appliances	9	13	6	6	11
Small appliances and miscellaneous housewares	20	18	23	23	12
Miscellaneous household equipment	66	98	47	56	74
Other housing	157	195	157	146	143
Apparel and services	279	330	292	269	238
Males, 2 and over	68	97	47	58	81
Females, 2 and over	101	106	131	96	73
Children under 2	54	75	58	49	40
Other apparel products and services	56	52	56	66	43
Jewelry and watches	19	17	20	24	12
All other apparel products and services ...	37	35	36	42	31
Transportation	86	58	103	72	115
Health care	41	³ 49	44	9	86
Entertainment	167	199	213	154	117
Toys, games, arts and crafts, and tricycles	59	71	106	46	³ 26
Other entertainment	108	127	107	108	90
Personal care products and services	11	6	11	15	8
Reading	1	2	2	1	1
Education	347	525	325	259	373
All other gifts	118	144	82	113	143

¹ Value is less than or equal to 0.5.

² No data reported.

³ Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2011