

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008-2009**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	20,279	4,038	4,518	7,212	4,511
Consumer unit characteristics:					
Income before taxes .....	\$71,120	\$82,638	\$72,266	\$61,498	\$75,044
Income after taxes .....	68,282	78,600	69,308	59,527	72,015
Age of reference person .....	59.2	59.2	59.1	59.2	59.3
Average number in consumer unit:					
Persons .....	2.1	2.1	2.0	2.1	2.2
Children under 18 .....	.2	.1	.1	.2	.2
Persons 65 and older .....	.1	.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 .....	49	46	50	47	52
Female .....	51	54	50	53	48
Housing tenure:					
Homeowner .....	81	80	84	82	78
With mortgage .....	47	46	46	43	54
Without mortgage .....	34	34	39	38	24
Renter .....	19	20	16	18	22
Race of reference person:					
Black or African-American .....	11	9	8	17	5
White, Asian, and all other races .....	89	91	92	83	95
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	8	6	3	10	13
Not Hispanic or Latino .....	92	94	97	90	87
Education of reference person:					
Elementary (1-8) .....	4	4	2	5	5
High school (9-12) .....	33	35	34	37	22
College .....	63	61	63	57	73
Never attended and other .....	(1)	(1)	(1)	(1)	(1)
At least one vehicle owned or leased .....	92	86	94	93	94
Average annual expenditures .....	\$53,602	\$59,740	\$52,023	\$48,695	\$57,588
Food .....	6,330	7,100	5,795	6,055	6,662
Food at home .....	3,694	3,995	3,444	3,565	3,908
Cereals and bakery products .....	478	565	457	451	471
Cereals and cereal products .....	152	173	147	140	159
Bakery products .....	326	391	310	310	313
Meats, poultry, fish, and eggs .....	847	944	689	898	837
Beef .....	242	251	196	264	246
Pork .....	166	170	148	181	154
Other meats .....	106	134	100	102	94
Poultry .....	150	175	113	159	150
Fish and seafood .....	135	166	92	143	139
Eggs .....	48	48	39	48	55
Dairy products .....	402	443	398	384	403
Fresh milk and cream .....	140	149	130	141	138
Other dairy products .....	263	293	268	242	266
Fruits and vegetables .....	673	720	602	617	804
Fresh fruits .....	229	228	206	206	294
Fresh vegetables .....	227	251	184	204	293
Processed fruits .....	108	124	106	96	117
Processed vegetables .....	109	117	106	111	100

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, 2008-2009 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home .....	\$1,293	\$1,325	\$1,299	\$1,216	\$1,392
Sugar and other sweets .....	141	146	151	131	143
Fats and oils .....	106	114	100	104	110
Miscellaneous foods .....	650	653	683	600	703
Nonalcoholic beverages .....	325	328	308	330	331
Food prepared by consumer unit on out-of-town trips .....	71	85	57	51	104
Food away from home .....	2,636	3,105	2,351	2,490	2,754
Alcoholic beverages .....	482	515	417	448	577
Housing .....	17,295	19,860	16,043	15,442	19,215
Shelter .....	9,932	11,941	9,027	8,259	11,713
Owned dwellings .....	7,265	8,584	6,922	6,177	8,169
Mortgage interest and charges .....	3,480	3,467	2,834	3,037	4,846
Property taxes .....	2,259	3,494	2,567	1,594	1,906
Maintenance, repairs, insurance, other expenses .....	1,527	1,623	1,520	1,546	1,417
Rented dwellings .....	1,588	1,856	1,182	1,299	2,217
Other lodging .....	1,078	1,500	924	782	1,328
Utilities, fuels, and public services .....	3,934	4,532	3,867	3,845	3,608
Natural gas .....	566	825	845	306	470
Electricity .....	1,472	1,405	1,247	1,784	1,257
Fuel oil and other fuels .....	215	635	184	80	84
Telephone services .....	1,164	1,229	1,135	1,163	1,137
Water and other public services .....	518	439	456	512	660
Household operations .....	875	897	720	837	1,068
Personal services .....	87	240	286	108	97
Other household expenses .....	788	857	634	729	972
Housekeeping supplies .....	785	752	738	833	776
Laundry and cleaning supplies .....	155	150	151	174	130
Other household products .....	446	441	432	494	380
Postage and stationery .....	184	161	156	165	266
Household furnishings and equipment .....	1,770	1,738	1,691	1,667	2,049
Household textiles .....	156	125	123	146	236
Furniture .....	370	390	287	381	416
Floor coverings .....	48	58	77	34	34
Major appliances .....	271	246	280	272	281
Small appliances, miscellaneous housewares .....	135	131	119	108	201
Miscellaneous household equipment .....	790	788	805	726	881
Apparel and services .....	1,606	1,795	1,248	1,618	1,786
Men and boys .....	363	414	248	356	447
Men, 16 and over .....	327	369	212	319	423
Boys, 2 to 15 .....	36	45	36	37	24
Women and girls .....	668	686	560	689	726
Women, 16 and over .....	605	645	507	607	668
Girls, 2 to 15 .....	63	42	52	82	58
Children under 2 .....	56	77	50	53	49
Footwear .....	256	299	197	268	261
Other apparel products and services .....	264	319	193	253	303
Transportation .....	8,842	9,938	9,162	8,419	8,199
Vehicle purchases (net outlay) .....	2,873	3,151	3,598	2,694	2,183
Cars and trucks, new .....	1,598	1,976	1,747	1,592	1,121
Cars and trucks, used .....	1,156	1,068	1,715	980	957
Other vehicles .....	118	<sup>2</sup> 108	<sup>2</sup> 136	121	<sup>2</sup> 105
Gasoline and motor oil .....	2,438	2,263	2,442	2,526	2,448

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, 2008-2009 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,946	\$3,678	\$2,651	\$2,793	\$2,812
Vehicle finance charges .....	300	259	282	356	264
Maintenance and repairs .....	855	935	843	685	1,068
Vehicle insurance .....	1,266	1,652	975	1,449	898
Vehicle rental, leases, licenses, and other charges .....	526	832	551	303	582
Public transportation .....	586	845	472	405	757
Healthcare .....	3,860	3,575	3,959	3,672	4,320
Health insurance .....	1,982	1,961	2,086	1,873	2,069
Medical services .....	1,038	865	1,011	928	1,397
Drugs .....	696	592	703	744	708
Medical supplies .....	144	157	158	126	147
Entertainment .....	2,970	2,915	3,069	2,664	3,418
Fees and admissions .....	636	769	506	550	786
Audio and visual equipment and services ....	1,067	1,092	1,137	1,013	1,065
Pets, toys, hobbies, and playground equipment .....	753	645	734	731	906
Other entertainment supplies, equipment, and services .....	513	409	691	370	661
Personal care products and services .....	623	668	550	603	691
Reading .....	152	192	145	118	178
Education .....	936	1,706	859	623	826
Tobacco products and smoking supplies .....	383	412	383	426	288
Miscellaneous .....	1,130	1,129	926	1,076	1,415
Cash contributions .....	2,127	2,117	2,315	1,881	2,339
Personal insurance and pensions .....	6,867	7,818	7,153	5,651	7,672
Life and other personal insurance .....	482	530	443	519	418
Pensions and Social Security .....	6,385	7,288	6,710	5,132	7,253
Sources of income and personal taxes:					
Money income before taxes .....	71,120	82,638	72,266	61,498	75,044
Wages and salaries .....	53,978	64,832	55,733	45,663	55,797
Self-employment income .....	4,985	5,882	5,212	3,249	6,732
Social Security, private and government retirement .....	8,538	7,601	7,574	9,963	8,065
Interest, dividends, rental income, other property income .....	2,225	2,914	2,380	1,403	2,767
Unemployment and workers' compensation, veterans' benefits .....	512	555	779	311	526
Public assistance, supplemental security income, food stamps .....	491	442	326	519	654
Regular contributions for support .....	243	201	164	270	315
Other income .....	148	211	98	120	187
Personal taxes .....	2,838	4,038	2,958	1,971	3,029
Federal income taxes .....	2,274	2,941	2,338	1,751	2,449
2008 Tax stimulus (new UCC Q20082) (thru Q20091) .....	-372	-362	-405	-361	-366
State and local income taxes .....	662	1,023	745	378	710
Other taxes .....	274	436	280	204	236

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, 2008-2009 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Income after taxes .....	68,282	78,600	69,308	59,527	72,015
Addenda:					
Net change in total assets and liabilities .....	-\$2,977	-\$4,600	-\$3,671	\$916	-\$7,051
Net change in total assets .....	4,459	6,686	3,529	3,173	5,455
Net change in total liabilities .....	7,436	11,285	7,201	2,257	12,506
Other financial information:					
Other money receipts .....	1,019	1,053	1,143	947	982
Mortgage principal paid on owned property .....	-2,910	-2,946	-2,843	-2,368	-3,812
Estimated market value of owned home .....	214,792	247,295	169,757	173,166	297,350
Estimated monthly rental value of owned home .....	1,079	1,199	966	976	1,248
Gifts of goods and services .....	1,665	2,264	1,596	1,337	1,731
Food .....	162	214	189	145	114
Alcoholic beverages .....	15	24	12	13	12
Housing .....	309	401	309	254	321
Housekeeping supplies .....	46	53	41	29	76
Household textiles .....	12	12	13	13	11
Appliances and miscellaneous housewares .....	26	15	25	31	29
Major appliances .....	10	<sup>2</sup> 4	5	15	12
Small appliances and miscellaneous housewares .....	16	11	20	16	17
Miscellaneous household equipment .....	63	87	62	47	69
Other housing .....	162	234	168	134	137
Apparel and services .....	260	316	224	270	232
Males, 2 and over .....	61	87	43	61	54
Females, 2 and over .....	96	109	76	96	104
Children under 2 .....	51	73	44	47	43
Other apparel products and services .....	54	47	60	66	31
Jewelry and watches .....	17	17	16	25	8
All other apparel products and services ...	36	31	44	41	<sup>2</sup> 23
Transportation .....	114	88	112	71	210
Healthcare .....	35	<sup>2</sup> 12	42	12	85
Entertainment .....	156	149	158	158	158
Toys, games, arts and crafts, and tricycles	46	47	67	40	<sup>2</sup> 33
Other entertainment .....	110	102	91	118	124
Personal care products and services .....	12	5	8	17	14
Reading .....	1	3	1	1	<sup>2</sup> 1
Education .....	478	886	425	303	448
All other gifts .....	122	166	117	92	135

<sup>1</sup> Value is less than or equal to 0.5.

<sup>2</sup> Data are likely to have large sampling errors.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, October, 2010