

**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 18 .....	.2	.2	.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 .....	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	<sup>3</sup> 37	<sup>3</sup> 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	<sup>3</sup> 42	<sup>3</sup> 65	127	<sup>3</sup> 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) .....	( <sup>1</sup> )	<sup>3</sup> -3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
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	<sup>3</sup> 49	44	9	86
Entertainment .....	167	199	213	154	117
Toys, games, arts and crafts, and tricycles .....	59	71	106	46	<sup>3</sup> 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

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

<sup>2</sup> No data reported.

<sup>3</sup> Data are likely to have large sampling errors.

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