

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005-2006

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	18,528	3,673	4,392	6,817	3,647
Consumer unit characteristics:					
Income before taxes	\$64,293	\$72,120	\$60,811	\$57,433	\$73,429
Income after taxes	60,979	69,258	57,778	54,860	67,933
Age of reference person	59.2	59.4	59.1	59.3	59.1
Average number in consumer unit:					
Persons	2.1	2.0	2.0	2.1	2.1
Children under 182	.1	.1	.2	.1
Persons 65 and over1	.1	.1	.1	.1
Earners	1.3	1.3	1.3	1.2	1.3
Vehicles	2.2	1.8	2.4	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male	48	47	49	46	50
Female	52	53	51	54	50
Housing tenure:					
Homeowner	81	75	84	84	78
With mortgage	46	39	46	45	54
Without mortgage	35	36	38	39	24
Renter	19	25	16	16	22
Race of reference person:					
Black or African-American	11	9	9	17	4
White, Asian, and all other races	89	91	91	83	96
Hispanic or Latino origin of reference person:					
Hispanic or Latino	7	6	2	8	12
Not Hispanic or Latino	93	94	98	92	88
Education of reference person:					
Elementary (1-8)	4	3	2	6	5
High school (9-12)	35	40	39	37	23
College	60	57	59	57	71
Never attended and other	(1)	(1)	(2)	(1)	1
At least one vehicle owned or leased	91	84	93	92	92
Average annual expenditures	\$50,219	\$52,637	\$47,634	\$45,159	\$60,064
Food	6,165	6,490	5,923	5,568	7,133
Food at home	3,504	3,631	3,444	3,137	4,064
Cereals and bakery products	459	509	492	399	486
Cereals and cereal products	137	160	129	121	151
Bakery products	322	350	363	278	334
Meats, poultry, fish, and eggs	813	855	763	782	876
Beef	237	231	238	228	255
Pork	162	146	156	179	155
Other meats	103	119	104	90	111
Poultry	137	163	130	127	138
Fish and seafood	135	157	105	121	169
Eggs	38	39	31	36	48
Dairy products	373	391	367	340	420
Fresh milk and cream	133	138	132	130	136
Other dairy products	240	253	235	210	284
Fruits and vegetables	642	702	600	532	814
Fresh fruits	221	233	211	172	301
Fresh vegetables	217	254	188	172	287
Processed fruits	106	121	108	90	117
Processed vegetables	99	94	94	98	109

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, 2005-2006 — Continued

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$1,216	\$1,174	\$1,222	\$1,084	\$1,469
Sugar and other sweets	125	112	134	114	147
Fats and oils	97	98	92	89	113
Miscellaneous foods	608	616	607	534	725
Nonalcoholic beverages	330	295	337	302	398
Food prepared by consumer unit on out-of-town trips	56	54	52	44	86
Food away from home	2,662	2,859	2,479	2,430	3,069
Alcoholic beverages	466	546	421	345	645
Housing	16,171	18,423	15,084	13,509	20,085
Shelter	8,963	11,170	7,864	6,847	12,019
Owned dwellings	6,775	8,132	6,157	5,359	8,798
Mortgage interest and charges	3,190	2,880	2,729	2,559	5,235
Property taxes	1,901	3,047	2,035	1,311	1,689
Maintenance, repairs, insurance, other expenses	1,684	2,204	1,393	1,489	1,873
Rented dwellings	1,377	1,850	939	1,013	2,107
Other lodging	811	1,187	768	475	1,115
Utilities, fuels, and public services	3,536	3,836	3,476	3,534	3,310
Natural gas	542	696	840	313	458
Electricity	1,310	1,248	1,118	1,562	1,131
Fuel oil and other fuels	169	464	125	89	76
Telephone services	1,097	1,105	1,028	1,142	1,086
Water and other public services	418	323	364	428	559
Household operations	815	795	910	659	1,004
Personal services	148	140	³ 335	76	³ 63
Other household expenses	667	654	576	582	941
Housekeeping supplies	737	714	707	728	800
Laundry and cleaning supplies	158	128	155	155	189
Other household products	376	355	358	396	375
Postage and stationery	204	231	194	177	237
Household furnishings and equipment	2,120	1,908	2,127	1,742	2,951
Household textiles	181	188	201	150	207
Furniture	494	421	454	468	664
Floor coverings	81	145	52	70	72
Major appliances	297	319	265	257	382
Small appliances, miscellaneous housewares	125	131	143	104	139
Miscellaneous household equipment	943	703	1,012	693	1,488
Apparel and services	1,841	2,123	1,695	1,621	2,123
Men and boys	399	517	395	323	431
Men, 16 and over	356	476	360	277	387
Boys, 2 to 15	42	40	36	46	44
Women and girls	775	855	747	694	867
Women, 16 and over	714	785	685	639	806
Girls, 2 to 15	61	70	62	55	61
Children under 2	62	91	69	43	62
Footwear	292	326	236	274	347
Other apparel products and services	312	335	247	287	416
Transportation	8,789	7,899	7,860	8,542	11,270
Vehicle purchases (net outlay)	3,454	2,385	2,849	3,644	4,903
Cars and trucks, new	2,113	1,610	1,575	2,217	3,072
Cars and trucks, used	1,283	728	1,222	1,356	1,778
Other vehicles	58	³ 47	³ 51	³ 71	³ 53
Gasoline and motor oil	2,197	1,920	2,097	2,307	2,392

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,
2005-2006 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,578	\$2,819	\$2,439	\$2,247	\$3,120
Vehicle finance charges	294	265	257	324	312
Maintenance and repairs	770	707	714	700	1,029
Vehicle insurance	943	1,000	821	907	1,098
Vehicle rental, leases, licenses, and other charges	571	846	648	316	681
Public transportation	561	776	476	344	855
Healthcare	3,485	3,233	3,311	3,668	3,597
Health insurance	1,631	1,603	1,499	1,706	1,681
Medical services	979	881	963	968	1,115
Drugs	736	597	677	885	658
Medical supplies	139	151	172	108	144
Entertainment	2,549	2,470	2,374	2,212	3,454
Fees and admissions	619	739	569	464	847
Audio and visual equipment and services ...	884	907	802	845	1,031
Pets, toys, hobbies, and playground equipment	502	442	416	496	654
Other entertainment supplies, equipment, and services	544	381	586	407	922
Personal care products and services	569	617	529	512	665
Reading	157	173	173	119	191
Education	697	1,079	628	493	772
Tobacco products and smoking supplies	353	346	396	361	293
Miscellaneous	1,045	1,113	989	1,006	1,119
Cash contributions	2,116	1,773	2,275	2,167	2,176
Personal insurance and pensions	5,815	6,351	5,976	5,036	6,539
Life and other personal insurance	499	547	528	503	407
Pensions and Social Security	5,316	5,805	5,448	4,533	6,132
Sources of income and personal taxes:					
Money income before taxes	64,293	72,120	60,811	57,433	73,429
Wages and salaries	47,310	53,276	46,357	41,951	52,464
Self-employment income	4,444	7,272	2,968	3,192	5,712
Social Security, private and government retirement	9,329	9,024	8,758	9,317	10,344
Interest, dividends, rental income, other property income	2,284	1,520	1,940	2,104	3,803
Unemployment and workers' compensation, veterans' benefits	241	366	166	247	194
Public assistance, supplemental security income, food stamps	370	392	303	358	450
Regular contributions for support	206	190	227	153	297
Other income	111	81	91	110	164
Personal taxes	3,314	2,862	3,033	2,573	5,496
Federal income taxes	2,403	1,944	2,013	1,958	4,165
State and local income taxes	644	608	683	391	1,108
Other taxes	267	310	337	224	223
Income after taxes	60,979	69,258	57,778	54,860	67,933

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,
2005-2006 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$5,595	- \$4,046	- \$4,184	- \$1,748	- \$16,046
Net change in total assets	8,898	8,160	3,352	10,425	13,467
Net change in total liabilities	14,493	12,205	7,536	12,172	29,512
Other financial information:					
Other money receipts	1,032	277	986	1,090	1,738
Mortgage principal paid on owned property	-2,531	-2,618	-2,548	-1,917	-3,569
Estimated market value of owned home	230,617	297,111	157,005	168,429	368,541
Estimated monthly rental value of owned home	1,033	1,150	893	929	1,280
Gifts of goods and services	1,558	1,896	1,635	1,177	1,861
Food	193	254	181	141	247
Alcoholic beverages	11	18	10	7	15
Housing	348	338	455	250	423
Housekeeping supplies	43	58	53	31	42
Household textiles	20	20	22	22	17
Appliances and miscellaneous housewares	41	46	42	29	56
Major appliances	16	19	14	7	28
Small appliances and miscellaneous housewares	26	³ 27	27	22	28
Miscellaneous household equipment	83	73	143	48	97
Other housing	160	141	195	121	210
Apparel and services	311	368	368	264	286
Males, 2 and over	71	89	81	53	77
Females, 2 and over	115	104	168	101	95
Children under 2	56	88	61	37	57
Other apparel products and services	68	88	58	73	56
Jewelry and watches	36	45	21	42	32
All other apparel products and services ...	33	³ 43	38	31	24
Transportation	79	101	64	54	124
Health care	39	³ 45	35	18	104
Entertainment	120	101	109	111	164
Toys, games, arts and crafts, and tricycles	45	45	48	44	41
Other entertainment	75	56	62	67	123
Personal care products and services	17	15	25	10	22
Reading	2	2	1	1	2
Education	307	584	268	196	282
All other gifts	131	99	117	124	192

¹ Value less than or equal to 0.5.

² No data reported.

³ Data are likely to have large sampling errors.
n.a. Not applicable.