

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010-2011**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	21,524	3,853	4,585	8,447	4,638
Consumer unit characteristics:					
Income before taxes .....	\$72,237	\$77,175	\$73,694	\$66,182	\$77,722
Income after taxes .....	69,384	73,963	71,423	64,049	73,282
Age of reference person .....	59.2	59.2	59.2	59.2	59.2
Average number in consumer unit:					
Persons .....	2.1	2.1	2.1	2.1	2.3
Children under 18 .....	.2	.2	.2	.2	.2
Persons 65 and older .....	.1	.1	.1	.1	.1
Earners .....	1.3	1.3	1.4	1.2	1.4
Vehicles .....	2.2	1.9	2.4	2.1	2.3
Percent distribution:					
Sex of reference person:					
Male .....	48	48	48	47	52
Female .....	52	52	52	53	48
Housing tenure:					
Homeowner .....	79	75	84	80	75
With mortgage .....	46	43	49	42	51
Without mortgage .....	34	31	36	39	24
Renter .....	21	25	16	20	25
Race of reference person:					
Black or African-American .....	11	11	9	18	3
White, Asian, and all other races .....	89	89	91	82	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	7	6	2	8	13
Not Hispanic or Latino .....	93	94	98	92	87
Education of reference person:					
Elementary (1-8) .....	4	3	3	4	6
High school (9-12) .....	33	34	34	37	24
College .....	63	63	63	58	71
Never attended and other .....	( 1 )	( 1 )	( 2 )	( 1 )	( 2 )
At least one vehicle owned or leased .....	91	84	92	92	93
Average annual expenditures .....	\$52,299	\$55,139	\$51,086	\$47,909	\$59,118
Food .....	6,298	6,855	6,185	5,835	6,752
Food at home .....	3,796	4,171	3,807	3,519	3,945
Cereals and bakery products .....	511	608	509	459	520
Cereals and cereal products .....	160	184	151	143	180
Bakery products .....	351	424	359	316	340
Meats, poultry, fish, and eggs .....	844	980	815	824	791
Beef .....	229	250	256	215	209
Pork .....	168	171	171	179	145
Other meats .....	119	158	119	107	104
Poultry .....	138	164	114	143	130
Fish and seafood .....	142	187	110	133	154
Eggs .....	47	50	44	46	49
Dairy products .....	386	435	404	341	403
Fresh milk and cream .....	137	156	130	130	142
Other dairy products .....	248	278	273	211	261
Fruits and vegetables .....	714	805	691	624	813
Fresh fruits .....	253	279	250	212	303
Fresh vegetables .....	229	275	214	196	263
Processed fruits .....	110	116	108	97	127
Processed vegetables .....	122	135	119	119	120

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, 2010-2011 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home .....	\$1,342	\$1,343	\$1,388	\$1,271	\$1,418
Sugar and other sweets .....	145	149	153	137	148
Fats and oils .....	110	111	108	111	108
Miscellaneous foods .....	663	648	710	607	727
Nonalcoholic beverages .....	364	380	359	366	353
Food prepared by consumer unit on out-of-town trips .....	60	56	58	50	82
Food away from home .....	2,501	2,684	2,378	2,316	2,807
Alcoholic beverages .....	436	470	408	298	676
Housing .....	16,938	19,087	15,592	15,184	19,677
Shelter .....	9,577	11,337	8,548	7,910	12,168
Owned dwellings .....	6,890	8,006	6,607	5,682	8,444
Mortgage interest and charges .....	3,222	3,018	2,722	2,651	4,925
Property taxes .....	2,259	3,424	2,490	1,682	2,114
Maintenance, repairs, insurance, other expenses .....	1,410	1,565	1,396	1,349	1,406
Rented dwellings .....	1,737	2,339	1,007	1,395	2,579
Other lodging .....	950	992	934	833	1,144
Utilities, fuels, and public services .....	4,016	4,387	3,814	4,100	3,756
Natural gas .....	459	634	650	281	449
Electricity .....	1,551	1,429	1,335	1,890	1,247
Fuel oil and other fuels .....	195	566	142	104	106
Telephone services .....	1,250	1,305	1,207	1,257	1,233
Water and other public services .....	562	454	480	568	720
Household operations .....	928	956	724	892	1,172
Personal services .....	70	357	349	67	108
Other household expenses .....	858	898	675	825	1,064
Housekeeping supplies .....	719	666	833	657	757
Laundry and cleaning supplies .....	154	129	181	159	139
Other household products .....	403	379	466	360	431
Postage and stationery .....	163	158	186	138	187
Household furnishings and equipment .....	1,697	1,740	1,672	1,625	1,825
Household textiles .....	122	137	109	117	132
Furniture .....	409	466	468	345	417
Floor coverings .....	39	75	44	24	33
Major appliances .....	247	248	221	241	284
Small appliances, miscellaneous housewares .....	119	101	100	144	111
Miscellaneous household equipment .....	761	713	730	754	849
Apparel and services .....	1,648	1,799	1,416	1,621	1,807
Men and boys .....	403	480	291	409	444
Men, 16 and over .....	363	431	264	373	388
Boys, 2 to 15 .....	41	49	27	36	57
Women and girls .....	673	686	665	646	718
Women, 16 and over .....	609	626	617	588	623
Girls, 2 to 15 .....	64	60	48	58	94
Children under 2 .....	41	60	37	41	30
Footwear .....	290	282	225	304	340
Other apparel products and services .....	240	291	198	220	275
Transportation .....	8,554	8,425	8,903	8,295	8,809
Vehicle purchases (net outlay) .....	2,770	2,461	3,214	2,797	2,539
Cars and trucks, new .....	1,562	1,708	1,592	1,368	1,767
Cars and trucks, used .....	1,133	699	1,478	1,349	758
Other vehicles .....	75	354	3145	80	314
Gasoline and motor oil .....	2,466	2,353	2,617	2,465	2,413

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,  
2010-2011 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,754	\$2,897	\$2,603	\$2,611	\$3,067
Vehicle finance charges .....	236	202	275	227	242
Maintenance and repairs .....	922	962	941	791	1,108
Vehicle insurance .....	1,134	1,037	943	1,248	1,220
Vehicle rental, leases, licenses, and other charges .....	462	696	444	345	497
Public and other transportation .....	564	714	469	422	790
Health care .....	3,954	3,673	4,084	3,773	4,391
Health insurance .....	2,154	2,117	2,294	2,014	2,299
Medical services .....	978	871	938	934	1,187
Drugs .....	677	533	698	687	758
Medical supplies .....	145	151	153	139	146
Entertainment .....	2,740	2,731	2,896	2,627	2,804
Fees and admissions .....	558	540	563	502	671
Audio and visual equipment and services ....	1,066	1,137	1,035	1,062	1,049
Pets, toys, hobbies, and playground equipment .....	732	794	699	719	734
Other entertainment supplies, equipment, and services .....	384	260	599	343	349
Personal care products and services .....	648	695	544	644	721
Reading .....	137	147	140	114	169
Education .....	891	1,224	897	595	1,147
Tobacco products and smoking supplies .....	425	438	460	463	311
Miscellaneous .....	1,037	988	911	837	1,560
Cash contributions .....	2,003	1,834	1,944	1,963	2,274
Personal insurance and pensions .....	6,591	6,775	6,707	5,660	8,019
Life and other personal insurance .....	503	634	502	448	494
Pensions and Social Security .....	6,088	6,140	6,205	5,212	7,525
Sources of income and personal taxes:					
Money income before taxes .....	72,237	77,175	73,694	66,182	77,722
Wages and salaries .....	54,017	61,509	51,927	48,990	59,016
Self-employment income .....	5,650	2,981	10,043	5,064	4,588
Social Security, private and government retirement .....	9,088	8,670	8,660	9,559	9,002
Interest, dividends, rental income, other property income .....	1,794	1,716	1,572	1,365	2,858
Unemployment and workers' compensation, veterans' benefits .....	761	1,090	863	424	999
Public assistance, supplemental security income, food stamps .....	573	706	457	538	641
Regular contributions for support .....	211	301	355	114	465
Other income .....	144	202	117	127	152
Personal taxes (missing values not imputed)	2,853	3,212	2,271	2,133	4,440
Federal income taxes .....	1,965	2,034	1,470	1,578	3,103
State and local income taxes .....	659	855	597	330	1,156
Other taxes .....	229	323	203	226	182
Income after taxes .....	69,384	73,963	71,423	64,049	73,282

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, 2010-2011 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$2,992	\$3,040	\$2,421	- \$7,158	- \$5,768
Net change in total assets .....	4,469	11,174	4,058	-728	8,770
Net change in total liabilities .....	7,461	8,135	1,637	6,430	14,538
Other financial information:					
Other money receipts .....	1,005	843	1,331	760	1,263
Mortgage principal paid on owned property .....	-2,636	-3,032	-2,760	-2,036	-3,278
Estimated market value of owned home .....	195,862	213,445	156,873	164,411	277,073
Estimated monthly rental value of owned home .....	1,055	1,161	954	955	1,250
Gifts of goods and services .....	1,520	1,683	1,607	1,338	1,621
Food .....	156	240	155	119	154
Alcoholic beverages .....	15	31	10	7	20
Housing .....	294	269	311	293	300
Housekeeping supplies .....	30	19	30	30	40
Household textiles .....	14	18	23	11	6
Appliances and miscellaneous housewares .....	33	32	48	35	17
Major appliances .....	14	14	18	15	8
Small appliances and miscellaneous housewares .....	19	18	30	20	9
Miscellaneous household equipment .....	73	68	60	78	81
Other housing .....	144	133	150	139	157
Apparel and services .....	270	331	253	248	273
Males, 2 and over .....	70	88	48	71	77
Females, 2 and over .....	115	132	126	95	124
Children under 2 .....	35	55	35	33	22
Other apparel products and services .....	50	56	44	50	50
Jewelry and watches .....	20	35	14	20	13
All other apparel products and services .....	29	<sup>3</sup> 20	30	30	37
Transportation .....	103	66	141	103	96
Health care .....	42	49	40	27	65
Entertainment .....	166	263	173	146	110
Toys, games, arts and crafts, and tricycles .....	53	51	82	52	<sup>3</sup> 26
Other entertainment .....	113	212	91	94	84
Personal care products and services .....	18	27	11	15	22
Reading .....	2	2	3	2	2
Education .....	321	348	429	204	406
All other gifts .....	133	57	81	174	174

<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, 2012