

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:  
Average annual expenditures and characteristics, Consumer Expenditure Survey,  
2003-2004**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	17,029	3,479	3,741	6,227	3,583
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$60,312	\$65,109	\$63,416	\$54,117	\$63,269
Income after taxes <sup>1</sup> .....	57,438	62,340	59,754	51,918	59,945
Age of reference person .....	59.1	59.0	59.2	59.1	58.9
Average number in consumer unit:					
Persons .....	2.1	2.1	2.1	2.1	2.2
Children under 18 .....	.2	.1	.2	.2	.2
Persons 65 and over .....	.1	.1	.1	.1	.1
Earners .....	1.3	1.4	1.4	1.2	1.4
Vehicles .....	2.2	1.9	2.5	2.2	2.3
Percent distribution:					
Sex of reference person:					
Male .....	51	51	55	49	52
Female .....	49	49	45	51	48
Housing tenure:					
Homeowner .....	82	77	86	85	79
With mortgage .....	45	36	47	45	51
Without mortgage .....	37	41	39	40	28
Renter .....	18	23	14	15	21
Race of reference person:					
Black or African-American .....	10	9	8	16	3
White, Asian, and All Other Races .....	90	91	92	84	97
Education of reference person:					
Elementary (1-8) .....	6	4	4	8	7
High school (9-12) .....	36	38	41	38	25
College .....	57	57	55	53	67
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	1
At least one vehicle owned or leased .....	92	87	93	92	93
Average annual expenditures .....	\$45,860	\$48,084	\$44,694	\$41,485	\$52,742
Food .....	5,720	6,604	5,370	5,230	6,171
Food at home .....	3,345	3,686	3,105	3,187	3,593
Cereals and bakery products .....	432	506	422	399	435
Cereals and cereal products .....	139	160	124	130	150
Bakery products .....	294	346	298	268	285
Meats, poultry, fish, and eggs .....	904	1,020	779	926	896
Beef .....	272	243	227	324	254
Pork .....	198	208	189	211	173
Other meats .....	105	148	96	96	92
Poultry .....	149	201	124	130	165
Fish and seafood .....	139	172	109	127	164
Eggs .....	41	48	34	39	48
Dairy products .....	350	392	341	317	380
Fresh milk and cream .....	127	140	127	118	133
Other dairy products .....	222	252	214	199	247
Fruits and vegetables .....	590	698	524	527	685
Fresh fruits .....	194	238	179	166	224
Fresh vegetables .....	196	225	166	176	241
Processed fruits .....	112	134	100	97	132
Processed vegetables .....	88	101	79	88	88

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,  
2003-2004 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home .....	\$1,069	\$1,071	\$1,039	\$1,018	\$1,197
Sugar and other sweets .....	131	151	123	114	154
Fats and oils .....	95	103	92	87	105
Miscellaneous foods .....	491	477	493	473	538
Nonalcoholic beverages .....	293	285	271	296	321
Food prepared by consumer unit on out-of-town trips .....	58	55	60	47	79
Food away from home .....	2,375	2,918	2,265	2,042	2,577
Alcoholic beverages .....	416	532	429	313	478
Housing .....	14,035	14,984	13,487	12,115	17,053
Shelter .....	7,731	8,775	7,145	6,349	9,733
Owned dwellings .....	5,872	6,103	5,597	4,992	7,466
Mortgage interest and charges .....	2,777	2,182	2,408	2,472	4,270
Property taxes .....	1,764	2,576	1,924	1,308	1,603
Maintenance, repairs, insurance, other expenses .....	1,331	1,345	1,265	1,212	1,593
Rented dwellings .....	1,174	1,753	833	870	1,498
Other lodging .....	685	919	715	487	769
Utilities, fuels, and public services .....	3,157	3,219	3,233	3,119	3,084
Natural gas .....	455	579	695	280	388
Electricity .....	1,165	1,042	1,035	1,384	1,041
Fuel oil and other fuels .....	154	363	130	80	104
Telephone services .....	1,011	973	1,000	1,026	1,037
Water and other public services .....	372	263	373	349	515
Household operations .....	625	597	612	535	823
Personal services .....	57	87	83	43	324
Other household expenses .....	569	511	529	492	800
Housekeeping supplies .....	638	636	638	606	702
Laundry and cleaning supplies .....	149	142	148	154	146
Other household products .....	314	296	306	314	338
Postage and stationery .....	176	198	185	137	218
Household furnishings and equipment .....	1,883	1,757	1,859	1,507	2,710
Household textiles .....	172	206	164	135	220
Furniture .....	476	401	445	409	698
Floor coverings .....	81	55	59	53	180
Major appliances .....	236	178	279	184	336
Small appliances, miscellaneous housewares .....	129	104	97	133	183
Miscellaneous household equipment .....	789	813	815	593	1,092
Apparel and services .....	1,717	2,252	1,520	1,483	1,860
Men and boys .....	327	466	251	281	365
Men, 16 and over .....	279	419	208	233	314
Boys, 2 to 15 .....	47	48	43	49	51
Women and girls .....	726	957	682	635	721
Women, 16 and over .....	675	900	629	593	664
Girls, 2 to 15 .....	51	57	53	42	57
Children under 2 .....	54	61	65	40	59
Footwear .....	296	451	219	268	288
Other apparel products and services .....	315	317	303	258	427
Transportation .....	8,547	8,246	8,144	8,106	10,034
Vehicle purchases (net outlay) .....	3,944	3,429	3,693	3,957	4,681
Cars and trucks, new .....	2,464	2,242	2,235	2,519	2,821
Cars and trucks, used .....	1,441	1,187	1,406	1,390	1,812
Other vehicles .....	39	( <sup>4</sup> )	<sup>352</sup>	<sup>349</sup>	<sup>349</sup>
Gasoline and motor oil .....	1,542	1,363	1,566	1,506	1,753

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,  
2003-2004 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,509	\$2,663	\$2,397	\$2,298	\$2,842
Vehicle finance charges .....	336	243	356	377	337
Maintenance and repairs .....	735	714	649	657	981
Vehicle insurance .....	953	1,052	876	919	997
Vehicle rental, leases, licenses, other charges .....	484	654	516	346	528
Public transportation .....	552	791	487	344	758
Health care .....	3,163	2,785	3,406	3,191	3,232
Health insurance .....	1,569	1,594	1,660	1,518	1,540
Medical services .....	819	646	897	799	939
Drugs .....	635	437	695	746	573
Medical supplies .....	140	108	154	127	181
Entertainment .....	2,624	2,181	2,121	2,744	3,380
Fees and admissions .....	608	690	573	445	849
Television, radios, sound equipment .....	778	835	744	724	849
Pets, toys, hobbies, and playground equipment .....	405	382	375	328	600
Other entertainment supplies, equipment, and services .....	833	275	429	1,247	1,081
Personal care products and services .....	590	647	558	519	701
Reading .....	173	198	204	119	209
Education .....	736	1,367	589	540	621
Tobacco products and smoking supplies .....	318	309	333	331	289
Miscellaneous .....	752	899	690	554	1,021
Cash contributions .....	1,662	1,389	1,971	1,452	1,972
Personal insurance and pensions .....	5,408	5,690	5,874	4,789	5,721
Life and other personal insurance .....	591	652	677	568	484
Pensions and Social Security .....	4,816	5,038	5,197	4,221	5,237
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	60,312	65,109	63,416	54,117	63,269
Wages and salaries .....	45,599	50,616	50,355	40,611	44,513
Self-employment income .....	3,418	3,558	2,945	2,927	4,637
Social Security, private and government retirement .....	8,364	7,405	8,069	8,304	9,697
Interest, dividends, rental income, other property income .....	1,872	2,310	1,250	1,350	3,015
Unemployment and workers' compensation, veterans' benefits .....	297	392	187	251	400
Public assistance, supplemental security income, food stamps .....	357	395	259	329	472
Regular contributions for support .....	256	311	230	160	400
Other income .....	148	122	122	184	136
Personal taxes .....	2,874	2,768	3,662	2,199	3,324
Federal income taxes .....	2,066	1,899	2,498	1,647	2,503
State and local income taxes .....	544	584	783	331	626
Other taxes .....	264	285	382	221	195
Income after taxes .....	57,438	62,340	59,754	51,918	59,945

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,  
2003-2004 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	- \$6,441	- \$3,629	- \$1,964	- \$7,521	- \$11,972
Net change in total assets .....	6,955	5,371	4,352	5,821	13,184
Net change in total liabilities .....	13,397	9,000	6,316	13,342	25,156
Other financial information:					
Other money receipts .....	1,500	1,496	643	1,714	2,027
Mortgage principal paid on owned property .....	-2,305	-2,284	-2,685	-2,071	-2,336
Estimated market value of owned home .....	172,287	198,824	146,669	136,777	234,991
Estimated monthly rental value of owned home .....	962	1,019	908	844	1,166
Gifts of goods and services .....	1,605	2,272	1,416	1,223	1,837
Food .....	144	270	109	76	175
Alcoholic beverages .....	18	23	20	11	21
Housing .....	342	340	395	277	401
Housekeeping supplies .....	57	61	57	47	72
Household textiles .....	27	20	35	26	28
Appliances and miscellaneous housewares .....	44	32	68	38	38
Major appliances .....	17	36	43	13	6
Small appliances and miscellaneous housewares .....	27	26	25	25	32
Miscellaneous household equipment .....	86	84	102	63	113
Other housing .....	128	144	133	103	150
Apparel and services .....	344	446	311	288	383
Males, 2 and over .....	89	143	67	71	96
Females, 2 and over .....	125	150	126	125	102
Children under 2 .....	46	49	54	36	53
Other apparel products and services .....	83	104	64	56	132
Jewelry and watches .....	38	22	28	18	96
All other apparel products and services .....	46	83	36	38	36
Transportation .....	64	37	50	38	150
Health care .....	41	26	44	49	40
Entertainment .....	116	131	126	101	116
Toys, games, arts and crafts, and tricycles .....	46	51	54	41	42
Other entertainment .....	69	81	72	60	74
Personal care products and services .....	21	24	16	21	26
Reading .....	2	3	3	2	2
Education .....	359	771	202	264	289
All other gifts .....	155	201	140	96	234

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete

income reporters.

<sup>2</sup> Value less than 0.5.

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

<sup>4</sup> No data reported.