

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey,
2000-2001**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	14,355	2,691	3,445	5,224	2,994
Consumer unit characteristics:					
Income before taxes ¹	\$50,171	\$53,516	\$48,434	\$47,264	\$53,694
Income after taxes ¹	46,422	49,772	44,946	44,305	48,449
Age of reference person	59.1	58.8	59.2	59.3	59.0
Average number in consumer unit:					
Persons	2.1	2.3	2.1	2.1	2.1
Children under 182	.2	.1	.2	.2
Persons 65 and over1	.1	.1	.1	.1
Earners	1.3	1.4	1.4	1.2	1.4
Vehicles	2.2	2.0	2.4	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male	57	58	59	53	58
Female	43	42	41	47	42
Housing tenure:					
Homeowner	81	79	84	82	77
With mortgage	41	37	41	38	51
Without mortgage	40	42	43	44	26
Renter	19	21	16	18	23
Race of reference person:					
Black	11	11	8	14	7
White and other	89	89	92	86	93
Education of reference person:					
Elementary (1-8)	7	6	5	9	6
High school (9-12)	42	50	44	43	30
College	51	44	51	47	64
Never attended and other	(²)	(³)	(³)	(²)	(²)
At least one vehicle owned or leased	92	87	94	92	93
Average annual expenditures	\$40,391	\$43,137	\$40,771	\$35,662	\$45,731
Food					
Food at home	5,306	5,765	5,106	4,909	5,767
Cereals and bakery products	3,155	3,375	2,994	3,006	3,373
Cereals and cereal products	452	506	448	424	450
Bakery products	144	167	141	132	146
Meats, poultry, fish, and eggs	308	340	307	293	304
Beef	865	964	760	857	888
Pork	254	248	228	257	282
Other meats	195	201	187	206	178
Poultry	101	125	105	92	90
Fish and seafood	150	180	126	147	151
Eggs	125	174	84	110	143
Dairy products	40	35	31	45	44
Fresh milk and cream	331	367	322	305	352
Other dairy products	126	129	117	124	136
Fruits and vegetables	205	238	204	181	216
Fresh fruits	557	634	509	508	616
Fresh vegetables	179	208	162	159	201
Processed fruits	178	208	155	156	211
Processed vegetables	113	126	106	104	125
Processed vegetables	87	93	86	89	79

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,
2000-2001 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$950	\$903	\$955	\$911	\$1,067
Sugar and other sweets	121	108	126	117	137
Fats and oils	91	100	85	85	96
Miscellaneous foods	423	393	440	414	453
Nonalcoholic beverages	264	251	257	257	297
Food prepared by consumer unit on out-of-town trips	51	51	46	37	83
Food away from home	2,151	2,390	2,112	1,904	2,394
Alcoholic beverages	347	404	363	258	435
Housing	12,586	14,143	11,649	10,955	15,103
Shelter	6,830	8,198	6,036	5,547	8,755
Owned dwellings	4,953	5,823	4,463	4,113	6,203
Mortgage interest and charges	2,410	2,306	1,866	1,989	3,865
Property taxes	1,448	2,234	1,442	1,137	1,290
Maintenance, repairs, insurance, other expenses	1,096	1,282	1,155	987	1,048
Rented dwellings	1,155	1,356	806	925	1,776
Other lodging	722	1,019	767	509	776
Utilities, fuels, and public services	2,878	3,111	2,880	2,860	2,699
Natural gas	393	486	566	250	361
Electricity	1,078	1,000	967	1,306	882
Fuel oil and other fuels	132	354	96	84	55
Telephone services	918	982	904	880	942
Water and other public services	357	289	347	340	459
Household operations	516	438	530	452	681
Personal services	89	67	107	80	103
Other household expenses	427	371	423	372	578
Housekeeping supplies	589	722	575	527	582
Laundry and cleaning supplies	166	241	158	147	130
Other household products	279	308	271	260	295
Postage and stationery	144	174	147	120	156
Household furnishings and equipment	1,772	1,674	1,627	1,568	2,385
Household textiles	137	173	116	127	139
Furniture	357	334	350	356	389
Floor coverings	52	67	45	37	74
Major appliances	206	191	218	172	275
Small appliances, miscellaneous housewares	114	111	147	104	100
Miscellaneous household equipment	905	799	751	773	1,408
Apparel and services	1,634	1,849	1,607	1,474	1,748
Men and boys	380	401	406	343	409
Men, 16 and over	344	359	372	306	374
Boys, 2 to 15	36	41	34	37	35
Women and girls	686	823	694	632	636
Women, 16 and over	632	758	625	583	598
Girls, 2 to 15	54	65	68	48	38
Children under 2	52	72	54	44	47
Footwear	275	290	230	255	344
Other apparel products and services	241	264	224	200	312
Transportation	7,969	7,955	9,041	7,133	8,211
Vehicle purchases (net outlay)	3,701	3,361	4,595	3,486	3,355
Cars and trucks, new	2,102	2,310	2,295	1,974	1,917
Cars and trucks, used	1,562	1,029	2,267	1,467	1,395
Other vehicles	⁴ 37	⁴ 21	⁴ 33	⁴ 46	⁴ 43
Gasoline and motor oil	1,346	1,245	1,415	1,282	1,469

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,
2000-2001 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,425	\$2,680	\$2,576	\$2,022	\$2,727
Vehicle finance charges	356	294	409	370	329
Maintenance and repairs	674	704	681	542	877
Vehicle insurance	848	915	833	784	916
Vehicle rental, leases, licenses, other charges	546	767	653	326	604
Public transportation	497	670	454	342	660
Health care	2,606	2,390	2,763	2,607	2,630
Health insurance	1,161	1,032	1,234	1,210	1,108
Medical services	745	757	738	662	886
Drugs	571	464	643	625	503
Medical supplies	129	137	148	110	133
Entertainment	2,149	1,854	2,766	1,645	2,586
Fees and admissions	549	598	678	376	660
Television, radios, sound equipment	612	649	627	539	691
Pets, toys, and playground equipment	384	390	411	333	436
Other entertainment supplies, equipment, and services	604	217	1,051	397	799
Personal care products and services	555	551	600	517	588
Reading	181	205	206	127	225
Education	409	525	401	321	470
Tobacco products and smoking supplies	341	414	343	338	277
Miscellaneous	819	945	766	708	968
Cash contributions	1,367	1,685	1,301	1,057	1,697
Personal insurance and pensions	4,123	4,450	3,859	3,611	5,027
Life and other personal insurance	621	762	734	517	544
Pensions and Social Security	3,503	3,687	3,126	3,095	4,483
Sources of income and personal taxes: ¹					
Money income before taxes	50,171	53,516	48,434	47,264	53,694
Wages and salaries	37,302	43,837	35,691	34,185	38,437
Self-employment income	3,725	1,609	3,382	3,842	5,596
Social Security, private and government retirement	6,946	6,425	7,519	6,899	6,882
Interest, dividends, rental income, other property income	1,292	983	1,005	1,498	1,498
Unemployment and workers' compensation, veterans' benefits	249	223	235	172	404
Public assistance, supplemental security income, food stamps	418	317	393	468	444
Regular contributions for support	173	⁴ 77	164	137	314
Other income	68	⁴ 45	47	62	119
Personal taxes	3,749	3,743	3,488	2,959	5,245
Federal income taxes	2,838	2,744	2,539	2,358	3,955
State and local income taxes	694	744	737	387	1,092
Other taxes	217	256	212	213	198
Income after taxes	46,422	49,772	44,946	44,305	48,449

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,
2000-2001 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$2,755	- \$534	\$334	- \$1,035	- \$11,308
Net change in total assets	1,301	1,218	3,062	1,045	-203
Net change in total liabilities	4,056	1,752	2,728	2,080	11,105
Other financial information:					
Other money receipts	883	1,709	689	647	777
Mortgage principal paid on owned property	-1,602	-1,735	-1,270	-1,368	-2,273
Estimated market value of owned home	121,442	122,412	107,643	98,149	177,095
Estimated monthly rental value of owned home ..	797	927	701	693	972
Gifts of goods and services	1,374	1,479	1,485	1,113	1,626
Food	110	80	146	77	151
Alcoholic beverages	10	14	7	7	12
Housing	354	403	358	329	346
Housekeeping supplies	55	76	59	40	56
Household textiles	24	56	18	9	25
Appliances and miscellaneous housewares	42	30	56	51	25
Major appliances	10	7	23	6	48
Small appliances and miscellaneous housewares	32	22	33	45	17
Miscellaneous household equipment	87	95	86	84	86
Other housing	145	147	138	145	153
Apparel and services	318	357	338	255	376
Males, 2 and over	93	81	95	68	149
Females, 2 and over	117	133	151	83	129
Children under 2	47	69	46	39	42
Other apparel products and services	61	74	46	64	55
Jewelry and watches	22	14	17	22	36
All other apparel products and services	39	60	30	42	19
Transportation	107	37	70	91	239
Health care	49	114	44	38	16
Entertainment	108	114	122	90	120
Toys, games, hobbies, and tricycles	52	53	63	41	56
Other entertainment	57	61	58	50	65
Personal care products and services	36	13	93	24	22
Reading	2	2	3	2	3
Education	164	197	203	105	192
All other gifts	118	148	101	96	148

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.