

**Table 3840. Consumer units with reference person age 55 to 64 by region of residence:
Average annual expenditures and characteristics, Consumer Expenditure Survey,
2001-2002**

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	14,932	2,940	3,392	5,521	3,078
Consumer unit characteristics:					
Income before taxes ¹	\$52,569	\$55,114	\$53,381	\$46,013	\$60,659
Income after taxes ¹	49,391	52,209	50,100	43,558	56,086
Age of reference person	59.1	58.9	59.2	59.1	59.2
Average number in consumer unit:					
Persons	2.1	2.2	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	2.5	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male	55	55	57	52	56
Female	45	45	43	48	44
Housing tenure:					
Homeowner	81	78	85	80	79
With mortgage	43	38	40	41	53
Without mortgage	38	40	45	40	26
Renter	19	22	15	20	21
Race of reference person:					
Black	11	9	9	16	7
White and other	89	91	91	84	93
Education of reference person:					
Elementary (1-8)	6	6	4	8	5
High school (9-12)	40	46	43	42	27
College	54	48	53	49	67
Never attended and other	(²)	(²)	(³)	(²)	(²)
At least one vehicle owned or leased	92	88	93	92	93
Average annual expenditures	\$42,934	\$46,696	\$43,744	\$36,759	\$49,614
Food	5,502	6,496	5,070	5,041	5,885
Food at home	3,174	3,654	2,942	2,943	3,408
Cereals and bakery products	442	529	425	400	458
Cereals and cereal products	140	182	128	124	144
Bakery products	302	347	297	276	314
Meats, poultry, fish, and eggs	851	1,008	739	830	866
Beef	240	254	202	243	262
Pork	186	196	178	193	172
Other meats	103	131	99	94	97
Poultry	144	182	114	135	157
Fish and seafood	144	209	117	130	139
Eggs	34	37	28	34	38
Dairy products	333	398	315	297	358
Fresh milk and cream	124	132	116	120	130
Other dairy products	209	266	199	177	227
Fruits and vegetables	574	701	488	513	661
Fresh fruits	190	233	169	160	229
Fresh vegetables	187	237	146	164	227
Processed fruits	113	135	101	103	122
Processed vegetables	84	97	72	86	82

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,
2001-2002 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$974	\$1,017	\$976	\$903	\$1,065
Sugar and other sweets	126	124	135	113	142
Fats and oils	90	101	83	87	94
Miscellaneous foods	441	456	429	419	481
Nonalcoholic beverages	265	279	282	245	272
Food prepared by consumer unit on out-of-town trips	53	58	47	40	77
Food away from home	2,328	2,842	2,128	2,098	2,478
Alcoholic beverages	372	531	334	258	477
Housing	13,330	14,895	13,086	11,152	16,026
Shelter	7,375	8,825	6,508	5,819	9,737
Owned dwellings	5,365	6,140	4,879	4,266	7,129
Mortgage interest and charges	2,628	2,375	2,023	2,153	4,387
Property taxes	1,488	2,348	1,524	1,054	1,407
Maintenance, repairs, insurance, other expenses	1,249	1,417	1,333	1,059	1,335
Rented dwellings	1,246	1,639	794	1,065	1,693
Other lodging	764	1,046	835	487	914
Utilities, fuels, and public services	2,975	3,133	3,053	2,902	2,867
Natural gas	399	471	585	247	398
Electricity	1,110	994	1,020	1,319	945
Fuel oil and other fuels	138	368	109	75	64
Telephone services	954	1,000	985	908	959
Water and other public services	374	300	354	354	501
Household operations	527	562	517	383	761
Personal services	82	94	116	37	114
Other household expenses	445	468	401	346	647
Housekeeping supplies	719	685	1,184	516	622
Laundry and cleaning supplies	143	149	136	151	131
Other household products	421	334	908	246	295
Postage and stationery	155	202	140	119	196
Household furnishings and equipment	1,734	1,691	1,824	1,532	2,039
Household textiles	167	137	138	149	258
Furniture	420	493	333	381	517
Floor coverings	51	64	53	25	85
Major appliances	206	182	266	152	262
Small appliances, miscellaneous housewares	128	124	168	116	108
Miscellaneous household equipment	763	691	865	709	809
Apparel and services	1,687	1,994	1,663	1,464	1,829
Men and boys	351	394	425	297	330
Men, 16 and over	316	347	391	265	296
Boys, 2 to 15	35	47	34	31	34
Women and girls	765	844	731	696	852
Women, 16 and over	713	789	683	651	791
Girls, 2 to 15	51	56	49	45	61
Children under 2	50	58	55	40	54
Footwear	271	386	211	250	265
Other apparel products and services	251	311	240	182	328
Transportation	8,275	8,412	9,099	7,401	8,807
Vehicle purchases (net outlay)	3,831	3,515	4,510	3,579	3,837
Cars and trucks, new	2,093	1,993	2,168	2,144	2,015
Cars and trucks, used	1,691	1,502	2,308	1,361	1,781
Other vehicles	47	420	433	474	441
Gasoline and motor oil	1,317	1,202	1,412	1,254	1,436

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,
2001-2002 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,607	\$2,841	\$2,756	\$2,220	\$2,915
Vehicle finance charges	367	310	399	386	354
Maintenance and repairs	757	739	797	635	947
Vehicle insurance	946	1,024	937	865	1,027
Vehicle rental, leases, licenses, other charges	538	769	622	334	588
Public transportation	520	854	422	347	618
Health care	2,859	2,903	2,812	2,761	3,044
Health insurance	1,275	1,306	1,262	1,266	1,275
Medical services	817	879	748	675	1,089
Drugs	632	571	663	699	535
Medical supplies	135	147	139	121	144
Entertainment	2,317	2,281	2,861	1,577	3,090
Fees and admissions	586	649	675	399	763
Television, radios, sound equipment	680	737	746	574	745
Pets, toys, and playground equipment	415	419	441	353	494
Other entertainment supplies, equipment, and services	636	476	999	251	1,088
Personal care products and services	549	539	566	493	643
Reading	182	222	203	117	240
Education	515	746	521	355	577
Tobacco products and smoking supplies	347	407	428	318	252
Miscellaneous	874	1,022	746	733	1,130
Cash contributions	1,500	1,478	1,672	1,245	1,787
Personal insurance and pensions	4,625	4,769	4,682	3,843	5,826
Life and other personal insurance	623	778	731	537	513
Pensions and Social Security	4,001	3,991	3,951	3,306	5,314
Sources of income and personal taxes: ¹					
Money income before taxes	52,569	55,114	53,381	46,013	60,659
Wages and salaries	39,646	43,477	39,982	34,927	43,859
Self-employment income	3,056	1,758	3,583	2,087	5,401
Social Security, private and government retirement	7,265	7,672	7,125	6,992	7,498
Interest, dividends, rental income, other property income	1,467	1,182	1,343	1,179	2,352
Unemployment and workers' compensation, veterans' benefits	332	461	267	202	501
Public assistance, supplemental security income, food stamps	448	349	437	466	523
Regular contributions for support	284	173	571	84	440
Other income	71	43	73	77	85
Personal taxes	3,179	2,905	3,282	2,456	4,573
Federal income taxes	2,378	2,086	2,325	1,991	3,368
State and local income taxes	586	574	695	305	968
Other taxes	215	244	261	159	237
Income after taxes	49,391	52,209	50,100	43,558	56,086

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,
2001-2002 — Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	-\$4,894	\$375	-\$1,394	-\$5,437	-\$12,811
Net change in total assets	2,483	3,798	3,040	2,049	1,389
Net change in total liabilities	7,377	3,423	4,434	7,487	14,200
Other financial information:					
Other money receipts	873	587	2,423	168	704
Mortgage principal paid on owned property	-1,824	-2,101	-1,492	-1,520	-2,471
Estimated market value of owned home	133,761	148,532	114,321	100,867	200,066
Estimated monthly rental value of owned home ..	859	981	751	710	1,130
Gifts of goods and services	1,468	1,911	1,566	1,086	1,629
Food	126	266	127	74	83
Alcoholic beverages	11	14	8	9	18
Housing	353	382	383	300	387
Housekeeping supplies	59	91	60	43	60
Household textiles	27	31	29	20	35
Appliances and miscellaneous housewares	51	42	67	54	33
Major appliances	20	15	40	11	17
Small appliances and miscellaneous housewares	31	27	26	43	16
Miscellaneous household equipment	89	95	99	82	83
Other housing	127	124	128	101	176
Apparel and services	340	407	341	298	352
Males, 2 and over	76	80	90	75	59
Females, 2 and over	154	140	168	133	192
Children under 2	44	55	47	34	47
Other apparel products and services	66	132	36	57	54
Jewelry and watches	25	59	22	10	21
All other apparel products and services	42	72	14	47	32
Transportation	81	20	100	54	164
Health care	54	129	33	28	52
Entertainment	100	115	129	76	99
Toys, games, hobbies, and tricycles	51	57	66	42	45
Other entertainment	49	58	63	34	53
Personal care products and services	31	13	75	16	29
Reading	2	3	2	1	2
Education	249	387	292	131	280
All other gifts	121	176	74	98	163

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.