

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995-96

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	12,535	2,380	3,141	4,380	2,634
Consumer unit characteristics:					
Income before taxes 1/.....	\$39,417	\$42,793	\$38,770	\$37,147	\$40,765
Income after taxes 1/.....	36,080	39,817	35,496	34,040	36,713
Age of reference person.....	59.3	59.7	59.2	59.4	59.1
Average number in consumer unit:					
Persons.....	2.3	2.3	2.2	2.2	2.5
Children under 18.....	.2	.2	.1	.2	.3
Persons 65 and over.....	.1	.1	.1	.1	.1
Earners.....	1.4	1.4	1.5	1.3	1.4
Vehicles.....	2.2	1.9	2.5	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male.....	64	60	68	63	64
Female.....	36	40	32	37	36
Housing tenure:					
Homeowner.....	80	73	83	84	76
With mortgage.....	38	30	39	38	46
Without mortgage.....	42	43	43	46	31
Renter.....	20	27	17	16	24
Race of reference person:					
Black.....	11	11	8	16	5
White and other.....	89	89	92	84	95
Education of reference person:					
Elementary (1-8).....	11	13	7	16	7
High school (9-12).....	45	49	51	41	39
College.....	44	37	42	43	53
Never attended and other.....	1	1	(2)	1	1
At least one vehicle owned.....	90	81	91	91	94
Average annual expenditures.....	\$34,230	\$35,615	\$34,761	\$31,682	\$36,430
Food.....	4,755	5,461	4,660	4,153	5,155
Food at home.....	2,979	3,432	2,939	2,644	3,132
Cereals and bakery products.....	449	547	452	394	443
Cereals and cereal products.....	153	173	167	131	152
Bakery products.....	296	374	285	262	290
Meats, poultry, fish, and eggs.....	815	1,006	783	753	769
Beef.....	244	268	252	226	241

Pork.....	172	197	179	175	138
Other meats.....	114	164	115	98	92
Poultry.....	146	192	136	132	138
Fish and seafood.....	102	147	69	85	124
Eggs.....	36	40	32	37	36
Dairy products.....	307	343	313	275	320
Fresh milk and cream.....	123	123	131	123	113
Other dairy products.....	184	219	182	152	207
Fruits and vegetables.....	519	613	481	459	571
Fresh fruits.....	164	182	161	141	188
Fresh vegetables.....	168	201	146	151	187
Processed fruits.....	107	142	96	88	114
Processed vegetables.....	81	87	78	79	82
Other food at home.....	889	923	911	764	1,030
Sugar and other sweets.....	121	123	119	110	139
Fats and oils.....	93	99	96	89	90
Miscellaneous foods.....	359	369	354	297	453
Nonalcoholic beverages.....	255	273	276	213	279
Food prepared by consumer unit on out-of-town trips.....	61	59	66	55	69
Food away from home.....	1,776	2,029	1,720	1,509	2,022
Alcoholic beverages.....	316	344	247	291	405
Housing.....	10,503	11,733	10,136	9,655	11,232
Shelter.....	5,559	6,867	5,233	4,783	6,055
Owned dwellings.....	3,892	4,579	3,701	3,585	4,010
Mortgage interest and charges.....	1,771	1,623	1,578	1,643	2,345
Property taxes.....	1,146	1,876	1,295	809	868
Maintenance, repairs, insurance, other expenses.....	976	1,080	827	1,133	797
Rented dwellings.....	1,073	1,558	801	719	1,547
Other lodging.....	594	731	731	479	498
Utilities, fuels, and public services.....	2,539	2,703	2,489	2,637	2,288
Natural gas.....	332	462	431	220	283
Electricity.....	1,007	945	907	1,224	818
Fuel oil and other fuels.....	118	281	124	71	41
Telephone services.....	768	745	765	793	752
Water and other public services.....	315	271	263	329	394
Household operations.....	380	355	381	347	455
Personal services.....	76	3/25	3/121	30	144
Other household expenses.....	304	329	260	316	311
Housekeeping supplies.....	556	505	530	472	766
Laundry and cleaning supplies.....	128	138	130	108	149
Other household products.....	261	231	282	239	301
Postage and stationery.....	167	136	117	124	316
Household furnishings and equipment.....	1,470	1,303	1,503	1,417	1,667
Household textiles.....	78	75	89	77	72
Furniture.....	312	223	316	369	293
Floor coverings.....	121	55	249	50	156
Major appliances.....	191	166	218	167	220
Small appliances, miscellaneous housewares	129	120	104	157	123
Miscellaneous household equipment.....	638	664	528	598	803
Apparel and services.....	1,618	1,947	1,576	1,270	1,911

Men and boys.....	396	424	373	342	480
Men, 16 and over.....	341	347	318	301	423
Boys, 2 to 15.....	55	77	55	41	57
Women and girls.....	768	975	748	619	833
Women, 16 and over.....	693	923	661	546	745
Girls, 2 to 15.....	75	51	87	73	87
Children under 2.....	50	64	32	22	103
Footwear.....	233	269	261	140	316
Other apparel products and services.....	171	215	163	147	180
Transportation.....	6,305	6,259	6,590	6,152	6,256
Vehicle purchases (net outlay).....	2,511	2,401	2,640	2,658	2,215
Cars and trucks, new.....	1,213	1,195	1,279	1,379	873
Cars and trucks, used.....	1,275	1,191	1,288	1,275	1,335
Other vehicles.....	3/24	3/15	3/74	3/4	3/6
Gasoline and motor oil.....	1,128	971	1,195	1,172	1,118
Other vehicle expenses.....	2,170	2,305	2,194	1,935	2,403
Vehicle finance charges.....	251	171	230	305	257
Maintenance and repairs.....	699	622	736	626	842
Vehicle insurance.....	791	931	752	727	818
Vehicle rental, leases, licenses, other charges.....	429	581	476	277	486
Public transportation.....	496	581	561	388	520
Health care.....	2,041	1,957	2,067	2,168	1,873
Health insurance.....	926	892	978	1,012	754
Medical services.....	656	712	588	668	665
Drugs.....	364	274	395	401	347
Medical supplies.....	95	79	105	87	107
Entertainment.....	1,803	1,662	2,249	1,443	1,987
Fees and admissions.....	433	377	470	359	565
Television, radios, sound equipment.....	515	516	498	465	616
Pets, toys, and playground equipment.....	347	349	388	313	355
Other entertainment supplies, equipment, and services.....	508	420	893	307	451
Personal care products and services.....	516	531	517	491	540
Reading.....	193	220	194	164	214
Education.....	398	581	395	340	336
Tobacco products and smoking supplies.....	301	320	304	304	273
Miscellaneous.....	955	963	1,016	870	1,019
Cash contributions.....	1,197	684	1,442	1,193	1,375
Personal insurance and pensions.....	3,328	2,954	3,368	3,187	3,854
Life and other personal insurance.....	550	552	479	583	580
Pensions and Social Security.....	2,778	2,402	2,888	2,604	3,274
Sources of income and personal taxes: 1/					
Money income before taxes.....	39,417	42,793	38,770	37,147	40,765
Wages and salaries.....	28,706	31,869	28,032	27,115	29,242
Self-employment income.....	2,214	1,443	3,122	1,883	2,327

Social Security, private and government retirement.....	6,146	6,322	5,662	6,332	6,268
Interest, dividends, rental income, other property income.....	1,300	1,623	1,402	964	1,423
Unemployment and workers' compensation, veterans' benefits.....	265	322	179	209	398
Public assistance, supplemental security income, food stamps.....	466	558	191	440	739
Regular contributions for support.....	127	3/198	3/96	96	3/150
Other income.....	192	457	86	108	218
Personal taxes.....	3,337	2,976	3,274	3,107	4,052
Federal income taxes.....	2,451	1,964	2,302	2,452	3,020
State and local income taxes.....	647	683	684	480	824
Other taxes.....	240	329	288	176	208
Income after taxes.....	36,080	39,817	35,496	34,040	36,713
Addenda:					
Net change in total assets and liabilities....	133	1,426	925	938	-3,318
Net change in total assets.....	2,640	2,455	2,313	2,662	3,160
Net change in total liabilities.....	2,507	1,029	1,387	1,724	6,479
Other financial information:					
Other money receipts.....	534	328	537	867	161
Mortgage principal paid on owned property...	-1,154	-1,264	-1,293	-924	-1,271
Estimated market value of owned home.....	92,537	103,847	83,872	75,009	121,795
Estimated monthly rental value of owned home	629	693	598	552	736
Gifts of goods and services.....	1,469	1,444	1,819	1,265	1,414
Food.....	78	117	70	56	85
Housing.....	328	337	361	313	304
Housekeeping supplies.....	51	57	43	31	87
Household textiles.....	12	17	12	10	12
Appliances and miscellaneous housewares...	58	47	67	78	24
Major appliances.....	11	3/12	21	10	3/1
Small appliances and miscellaneous housewares.....	47	35	46	69	24
Miscellaneous household equipment.....	94	99	89	98	91
Other housing.....	112	117	151	96	90
Apparel and services.....	419	409	488	354	453
Males, 2 and over.....	101	120	107	99	77
Females, 2 and over.....	206	165	286	181	194
Children under 2.....	45	51	26	19	100
Other apparel products and services.....	68	3/74	68	55	82
Jewelry and watches.....	30	3/33	3/30	3/25	3/38
All other apparel products and services.	37	3/41	38	30	44
Transportation.....	80	40	148	56	76
Health care.....	44	3/19	74	23	64
Entertainment.....	169	180	225	144	137
Toys, games, hobbies, and tricycles.....	90	120	142	57	55
Other entertainment.....	80	60	83	87	82
Education.....	164	3/146	230	152	124
All other gifts.....	187	196	223	167	171

- 1/ Components of income and taxes are derived from "complete income reporters" only; see glossary.
- 2/ No data reported.
- 3/ Data are likely to have large sampling errors.