

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1996-97

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	12,381	2,295	3,059	4,538	2,490
Consumer unit characteristics:					
Income before taxes 1/.....	\$41,168	\$42,590	\$41,470	\$39,440	\$42,595
Income after taxes 1/.....	37,636	39,534	37,708	36,306	38,294
Age of reference person.....	59.3	59.3	59.2	59.3	59.3
Average number in consumer unit:					
Persons.....	2.3	2.3	2.2	2.3	2.4
Children under 18.....	.2	.2	.2	.2	.3
Persons 65 and over.....	.1	.1	.1	.1	.1
Earners.....	1.4	1.4	1.5	1.3	1.5
Vehicles.....	2.3	1.8	2.5	2.2	2.4
Percent distribution:					
Sex of reference person:					
Male.....	63	59	68	62	61
Female.....	37	41	32	38	39
Housing tenure:					
Homeowner.....	79	71	84	82	75
With mortgage.....	40	32	39	40	47
Without mortgage.....	40	38	45	43	28
Renter.....	21	29	16	18	25
Race of reference person:					
Black.....	11	12	8	17	5
White and other.....	89	88	92	83	95
Education of reference person:					
Elementary (1-8).....	10	12	7	13	5
High school (9-12).....	44	49	45	44	35
College.....	46	38	47	42	59
Never attended and other.....	1	1	(2)	1	1
At least one vehicle owned.....	88	76	90	91	91
Average annual expenditures.....	\$36,042	\$36,546	\$36,319	\$33,652	\$39,121
Food.....	5,079	6,023	4,850	4,304	5,625
Food at home.....	3,135	3,513	3,090	2,771	3,385
Cereals and bakery products.....	472	559	461	415	489
Cereals and cereal products.....	158	175	155	137	176
Bakery products.....	315	384	306	278	313
Meats, poultry, fish, and eggs.....	826	981	841	736	800
Beef.....	233	249	251	203	246

Pork.....	182	192	221	167	151
Other meats.....	114	160	126	89	94
Poultry.....	158	213	135	144	150
Fish and seafood.....	102	124	75	96	118
Eggs.....	38	42	33	36	42
Dairy products.....	324	366	330	280	344
Fresh milk and cream.....	123	124	127	117	128
Other dairy products.....	201	242	203	163	216
Fruits and vegetables.....	546	618	495	482	633
Fresh fruits.....	172	193	165	151	193
Fresh vegetables.....	182	207	149	149	246
Processed fruits.....	110	133	103	99	112
Processed vegetables.....	83	86	79	83	83
Other food at home.....	967	989	963	859	1,118
Sugar and other sweets.....	130	139	118	121	149
Fats and oils.....	99	111	97	96	96
Miscellaneous foods.....	399	384	391	340	517
Nonalcoholic beverages.....	274	291	281	245	293
Food prepared by consumer unit on out-of-town trips.....	64	65	76	57	63
Food away from home.....	1,944	2,511	1,761	1,533	2,240
Alcoholic beverages.....	331	379	243	262	487
Housing.....	10,936	11,912	10,583	9,932	12,275
Shelter.....	5,772	6,877	5,466	4,824	6,856
Owned dwellings.....	4,022	4,454	3,972	3,420	4,783
Mortgage interest and charges.....	1,875	1,672	1,602	1,667	2,774
Property taxes.....	1,185	1,801	1,471	794	981
Maintenance, repairs, insurance, other expenses.....	962	981	899	959	1,028
Rented dwellings.....	1,152	1,641	777	928	1,570
Other lodging.....	597	782	716	476	502
Utilities, fuels, and public services.....	2,646	2,650	2,716	2,693	2,470
Natural gas.....	342	423	499	231	277
Electricity.....	1,021	907	950	1,225	842
Fuel oil and other fuels.....	128	292	140	76	59
Telephone services.....	828	785	820	830	873
Water and other public services.....	327	242	308	331	419
Household operations.....	386	347	305	350	585
Personal services.....	73	3/32	3/50	41	3/198
Other household expenses.....	313	315	256	309	387
Housekeeping supplies.....	560	516	579	498	684
Laundry and cleaning supplies.....	129	135	133	107	151
Other household products.....	262	258	285	246	266
Postage and stationery.....	170	123	161	144	267
Household furnishings and equipment.....	1,572	1,522	1,517	1,567	1,680
Household textiles.....	91	75	92	78	127
Furniture.....	367	229	342	463	348
Floor coverings.....	87	91	120	42	126
Major appliances.....	225	216	208	242	227
Small appliances, miscellaneous housewares	120	122	90	138	119
Miscellaneous household equipment.....	682	789	666	604	733
Apparel and services.....	1,628	2,006	1,397	1,477	1,735

Men and boys.....	366	351	320	366	432
Men, 16 and over.....	317	298	264	326	378
Boys, 2 to 15.....	49	52	56	40	54
Women and girls.....	688	872	614	642	651
Women, 16 and over.....	619	829	550	557	576
Girls, 2 to 15.....	69	43	64	84	75
Children under 2.....	52	41	35	29	119
Footwear.....	300	432	282	219	316
Other apparel products and services.....	222	310	147	221	217
Transportation.....	6,811	6,088	6,639	6,959	7,410
Vehicle purchases (net outlay).....	2,780	1,960	2,628	3,246	2,873
Cars and trucks, new.....	1,339	1,058	1,113	1,716	1,189
Cars and trucks, used.....	1,435	887	1,515	1,525	1,677
Other vehicles.....	3/6	3/16	(2)	3/4	3/6
Gasoline and motor oil.....	1,192	1,051	1,232	1,224	1,213
Other vehicle expenses.....	2,295	2,450	2,199	2,085	2,646
Vehicle finance charges.....	269	216	260	298	278
Maintenance and repairs.....	737	671	719	724	843
Vehicle insurance.....	820	914	761	759	919
Vehicle rental, leases, licenses, other charges.....	469	649	460	304	605
Public transportation.....	544	626	580	404	678
Health care.....	2,176	1,861	2,226	2,358	2,071
Health insurance.....	961	879	955	1,038	904
Medical services.....	695	623	719	738	651
Drugs.....	396	266	424	451	383
Medical supplies.....	124	93	127	132	133
Entertainment.....	1,955	1,715	2,552	1,608	2,046
Fees and admissions.....	450	404	473	389	573
Television, radios, sound equipment.....	548	540	486	532	664
Pets, toys, and playground equipment.....	358	377	315	365	372
Other entertainment supplies, equipment, and services.....	600	394	1,277	322	437
Personal care products and services.....	536	535	537	528	551
Reading.....	198	216	200	170	232
Education.....	358	503	348	280	378
Tobacco products and smoking supplies.....	290	293	319	297	238
Miscellaneous.....	1,011	893	1,211	940	1,003
Cash contributions.....	1,281	949	1,654	1,170	1,330
Personal insurance and pensions.....	3,453	3,174	3,559	3,366	3,740
Life and other personal insurance.....	533	483	493	639	436
Pensions and Social Security.....	2,920	2,691	3,066	2,727	3,304
Sources of income and personal taxes: 1/					
Money income before taxes.....	41,168	42,590	41,470	39,440	42,595
Wages and salaries.....	30,380	33,721	30,361	28,697	30,618
Self-employment income.....	2,064	1,390	2,610	1,628	2,700

Social Security, private and government retirement.....	6,554	4,906	6,824	7,487	5,986
Interest, dividends, rental income, other property income.....	1,180	1,423	1,145	737	1,760
Unemployment and workers' compensation, veterans' benefits.....	299	278	137	273	535
Public assistance, supplemental security income, food stamps.....	451	635	203	395	673
Regular contributions for support.....	110	3/108	122	112	3/95
Other income.....	130	130	68	111	229
Personal taxes.....	3,533	3,056	3,762	3,134	4,301
Federal income taxes.....	2,693	2,105	2,764	2,517	3,354
State and local income taxes.....	666	742	819	457	783
Other taxes.....	174	209	179	160	165
Income after taxes.....	37,636	39,534	37,708	36,306	38,294
Addenda:					
Net change in total assets and liabilities....	429	4,191	911	-117	-2,635
Net change in total assets.....	3,565	6,506	2,312	2,732	3,913
Net change in total liabilities.....	3,136	2,315	1,400	2,849	6,548
Other financial information:					
Other money receipts.....	479	188	442	489	775
Mortgage principal paid on owned property...	-1,328	-1,333	-1,475	-1,161	-1,447
Estimated market value of owned home.....	97,129	98,978	93,802	76,216	137,616
Estimated monthly rental value of owned home	659	687	671	571	781
Gifts of goods and services.....	1,444	1,482	1,575	1,296	1,521
Food.....	77	110	60	61	93
Housing.....	347	368	390	319	326
Housekeeping supplies.....	50	53	55	38	61
Household textiles.....	14	18	13	11	16
Appliances and miscellaneous housewares...	52	52	53	67	29
Major appliances.....	13	12	13	18	3/5
Small appliances and miscellaneous housewares.....	39	40	40	49	23
Miscellaneous household equipment.....	105	117	92	100	120
Other housing.....	125	128	177	103	100
Apparel and services.....	371	340	327	391	419
Males, 2 and over.....	92	81	89	103	88
Females, 2 and over.....	133	89	146	155	131
Children under 2.....	49	37	31	28	115
Other apparel products and services.....	97	3/133	61	105	85
Jewelry and watches.....	48	3/69	3/15	3/63	3/37
All other apparel products and services.	49	3/64	46	42	48
Transportation.....	73	64	111	51	72
Health care.....	62	3/38	82	36	104
Entertainment.....	149	137	156	164	130
Toys, games, hobbies, and tricycles.....	71	73	84	73	52
Other entertainment.....	78	63	72	91	77
Education.....	148	3/137	226	94	162
All other gifts.....	218	289	224	180	215

- 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.