

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands)	12,573	2,436	3,010	4,561	2,565
Consumer unit characteristics:					
Income before taxes ¹	\$43,006	\$48,690	\$42,399	\$40,454	\$43,146
Income after taxes ¹	39,555	45,079	38,230	37,599	39,589
Age of reference person	59.3	59.2	59.5	59.2	59.4
Average number in consumer unit:					
Persons	2.2	2.4	2.1	2.2	2.3
Children under 182	.2	.1	.2	.2
Persons 65 and over1	.1	.1	.1	.1
Earners	1.4	1.5	1.3	1.3	1.4
Vehicles	2.3	1.9	2.5	2.1	2.6
Percent distribution:					
Sex of reference person:					
Male	61	62	65	59	61
Female	39	38	35	41	39
Housing tenure:					
Homeowner	79	71	85	80	76
With mortgage	39	32	39	39	46
Without mortgage	39	39	45	41	29
Renter	21	29	15	20	24
Race of reference person:					
Black	12	11	8	17	6
White and other	88	89	92	83	94
Education of reference person:					
Elementary (1-8)	9	12	7	12	6
High school (9-12)	44	48	48	45	34
College	46	40	45	43	59
Never attended and other	(²)	(³)	(³)	(²)	1
At least one vehicle owned or leased	89	80	92	91	91
Average annual expenditures	\$36,602	\$39,118	\$35,912	\$33,302	\$40,723
Food	4,962	5,939	4,675	4,267	5,510
Food at home	2,983	3,373	2,778	2,672	3,366
Cereals and bakery products	440	504	428	388	477
Cereals and cereal products	140	161	129	120	168
Bakery products	300	343	299	268	309
Meats, poultry, fish, and eggs	799	988	724	715	838
Beef	231	274	231	196	248
Pork	178	186	172	179	176
Other meats	100	126	107	79	101
Poultry	142	202	113	126	143
Fish and seafood	110	156	75	99	126
Eggs	37	44	27	36	44
Dairy products	312	361	289	273	353
Fresh milk and cream	118	124	110	110	138
Other dairy products	193	238	179	164	215
Fruits and vegetables	530	617	465	472	620
Fresh fruits	169	199	155	147	195
Fresh vegetables	171	209	134	142	229
Processed fruits	106	123	101	96	114
Processed vegetables	83	86	75	87	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, 1997-98
— Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other food at home	\$902	\$902	\$872	\$823	\$1,078
Sugar and other sweets	121	127	119	107	143
Fats and oils	89	102	75	88	95
Miscellaneous foods	377	339	380	334	488
Nonalcoholic beverages	245	260	224	238	265
Food prepared by consumer unit on out-of-town trips	70	75	75	55	87
Food away from home	1,979	2,566	1,896	1,596	2,144
Alcoholic beverages	299	422	258	207	381
Housing	11,566	12,710	11,060	10,358	13,215
Shelter	6,055	7,092	5,662	4,919	7,551
Owned dwellings	4,281	4,724	4,230	3,457	5,383
Mortgage interest and charges	2,092	1,933	1,814	1,732	3,208
Property taxes	1,222	1,875	1,427	847	1,025
Maintenance, repairs, insurance, other expenses	967	917	989	878	1,149
Rented dwellings	1,180	1,606	783	1,036	1,498
Other lodging	594	762	649	425	670
Utilities, fuels, and public services	2,628	2,664	2,640	2,691	2,467
Natural gas	331	391	500	210	291
Electricity	1,012	931	929	1,217	821
Fuel oil and other fuels	120	271	114	76	60
Telephone services	839	832	784	858	874
Water and other public services	327	238	312	330	421
Household operations	414	348	304	438	562
Personal services	59	440	54	72	461
Other household expenses	355	308	250	365	502
Housekeeping supplies	641	551	567	788	567
Laundry and cleaning supplies	129	148	117	116	144
Other household products	360	238	284	545	258
Postage and stationery	152	164	166	128	165
Household furnishings and equipment	1,829	2,056	1,887	1,523	2,068
Household textiles	148	216	103	90	229
Furniture	408	398	430	380	441
Floor coverings	117	86	211	76	111
Major appliances	223	244	185	220	250
Small appliances, miscellaneous housewares	112	142	108	98	107
Miscellaneous household equipment	822	970	850	660	929
Apparel and services	1,605	1,919	1,425	1,566	1,561
Men and boys	329	387	332	259	390
Men, 16 and over	287	342	288	225	340
Boys, 2 to 15	42	44	45	34	50
Women and girls	633	714	608	636	569
Women, 16 and over	582	672	554	573	535
Girls, 2 to 15	50	43	54	63	33
Children under 2	35	29	25	40	46
Footwear	289	408	261	269	233
Other apparel products and services	319	382	200	362	324
Transportation	6,916	6,879	6,550	6,524	8,071
Vehicle purchases (net outlay)	2,863	2,650	2,767	2,885	3,137
Cars and trucks, new	1,510	1,789	1,275	1,660	1,256
Cars and trucks, used	1,345	857	1,492	1,225	1,849
Other vehicles	47	44	(³)	(²)	432
Gasoline and motor oil	1,132	1,043	1,136	1,130	1,214

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, 1997-98
— Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Other vehicle expenses	\$2,370	\$2,503	\$2,231	\$2,044	\$2,982
Vehicle finance charges	272	263	290	255	290
Maintenance and repairs	727	665	714	699	852
Vehicle insurance	830	958	746	748	953
Vehicle rental, leases, licenses, other charges	541	617	482	343	886
Public transportation	551	682	416	464	739
Health care	2,172	1,906	2,166	2,277	2,249
Health insurance	979	915	890	1,021	1,069
Medical services	652	525	682	685	681
Drugs	418	344	453	450	390
Medical supplies	123	121	141	121	108
Entertainment	1,863	1,772	2,353	1,584	1,869
Fees and admissions	450	400	432	424	567
Television, radios, sound equipment	518	585	433	521	551
Pets, toys, and playground equipment	361	393	319	347	404
Other entertainment supplies, equipment, and services	533	393	1,169	293	348
Personal care products and services	430	527	397	392	432
Reading	191	218	187	164	217
Education	336	492	288	233	426
Tobacco products and smoking supplies	313	330	380	303	237
Miscellaneous	1,114	900	1,339	891	1,442
Cash contributions	1,230	1,195	1,292	1,206	1,233
Personal insurance and pensions	3,606	3,911	3,542	3,331	3,881
Life and other personal insurance	576	770	516	579	455
Pensions and Social Security	3,030	3,141	3,026	2,752	3,425
Sources of income and personal taxes: ¹					
Money income before taxes	43,006	48,690	42,399	40,454	43,146
Wages and salaries	31,325	37,134	31,025	29,544	29,883
Self-employment income	2,778	4,643	1,851	1,965	3,490
Social Security, private and government retirement	6,736	4,730	8,020	7,301	6,172
Interest, dividends, rental income, other property income	1,171	809	960	807	2,216
Unemployment and workers' compensation, veterans' benefits	348	400	172	314	532
Public assistance, supplemental security income, food stamps	391	678	237	292	469
Regular contributions for support	106	⁴ 114	⁴ 67	130	102
Other income	150	183	66	102	281
Personal taxes	3,451	3,611	4,168	2,855	3,557
Federal income taxes	2,592	2,547	2,983	2,269	2,748
State and local income taxes	658	734	980	416	664
Other taxes	201	329	205	170	145
Income after taxes	39,555	45,079	38,230	37,599	39,589

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, 1997-98
— Continued**

Item	Total 55-64	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$260	\$1,119	- \$1,981	\$1,659	- \$2,961
Net change in total assets	5,710	5,260	2,598	4,905	11,220
Net change in total liabilities	5,969	4,141	4,578	3,246	14,181
Other financial information:					
Other money receipts	541	166	748	437	838
Mortgage principal paid on owned property	-1,569	-1,339	-1,397	-1,819	-1,546
Estimated market value of owned home	103,714	107,488	97,286	82,355	145,658
Estimated monthly rental value of owned home ..	705	748	690	608	855
Gifts of goods and services	1,327	1,474	1,277	1,099	1,648
Food	106	102	114	57	189
Housing	360	431	340	297	428
Housekeeping supplies	46	43	50	35	63
Household textiles	31	⁴ 48	31	21	30
Appliances and miscellaneous housewares	51	85	50	43	29
Major appliances	9	7	⁴ 8	11	11
Small appliances and miscellaneous housewares	41	78	42	32	18
Miscellaneous household equipment	99	99	71	81	165
Other housing	133	154	138	116	140
Apparel and services	301	306	258	307	337
Males, 2 and over	81	73	83	66	116
Females, 2 and over	104	112	89	105	113
Children under 2	28	12	21	34	41
Other apparel products and services	87	108	65	102	66
Jewelry and watches	43	41	21	70	21
All other apparel products and services	45	67	44	32	45
Transportation	63	92	59	50	65
Health care	42	30	35	28	84
Entertainment	142	129	144	154	130
Toys, games, hobbies, and tricycles	56	65	66	48	50
Other entertainment	85	64	78	106	80
Education	146	⁴ 177	167	67	231
All other gifts	167	209	161	140	185

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.