

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	12,275	2,991	3,350	3,748	2,186
Consumer unit characteristics:					
Income before taxes 1/.....	\$32,327	\$34,457	\$31,044	\$30,176	\$35,130
Income after taxes 1/.....	29,182	31,204	27,743	27,446	31,674
Average number of persons in consumer unit....	2.3	2.3	2.2	2.3	2.2
Age of reference person.....	59.6	59.7	59.4	59.7	59.6
Average number in consumer unit:					
Earners.....	1.4	1.5	1.4	1.4	1.4
Vehicles.....	2.3	2.0	2.4	2.1	2.7
Children under 18.....	.2	.1	.2	.2	.2
Persons 65 and over.....	.1	.1	.1	.1	.1
Percent distribution:					
Sex of reference person:					
Male.....	71	65	75	70	72
Female.....	29	35	25	30	28
Housing tenure:					
Percent homeowner.....	80	77	84	81	77
Homeowner with mortgage.....	39	31	40	38	49
Homeowner without mortgage.....	42	46	44	43	28
Renter.....	20	23	16	19	23
Race of reference person:					
Black.....	10	9	9	15	4
White and other.....	90	91	91	85	96
Education of reference person:					
Elementary (1-8).....	15	12	14	21	9
High school (9-12).....	50	57	55	42	47
College.....	34	31	31	35	43
Never attended and other.....	1	(2)	1	2	1
At least one vehicle owned.....	91	87	91	92	93
Average annual expenditures.....	\$27,165	\$28,394	\$26,072	\$24,796	\$31,262
Food.....	4,186	4,608	3,938	3,935	4,449
Food at home.....	2,482	2,620	2,350	2,391	2,668
Cereals and bakery products.....	358	407	335	331	380
Cereals and cereal products.....	118	123	108	112	138
Bakery products.....	240	284	226	219	242

Meats, poultry, fish, and eggs.....	678	774	644	661	637
Beef.....	223	230	225	225	209
Pork.....	133	132	143	136	112
Other meats.....	97	118	101	83	90
Poultry.....	104	146	83	97	94
Fish and seafood.....	87	113	63	84	95
Eggs.....	34	35	29	37	37
Dairy products.....	305	310	291	298	333
Fresh milk and cream.....	140	134	137	146	143
Other dairy products.....	165	176	154	152	189
Fruits and vegetables.....	444	482	404	415	508
Fresh fruits.....	145	160	134	127	173
Fresh vegetables.....	142	159	120	137	165
Processed fruits.....	91	102	88	80	99
Processed vegetables.....	66	62	63	69	71
Other food at home.....	696	647	676	686	810
Sugar and other sweets.....	90	87	81	91	105
Fats and oils.....	65	64	60	68	70
Miscellaneous foods.....	275	238	272	275	331
Nonalcoholic beverages.....	223	220	228	212	239
Food prepared by consumer unit on out-of-town trips.....	43	38	36	40	65
Food away from home.....	1,704	1,988	1,588	1,544	1,781
Alcoholic beverages.....	256	239	264	233	303
Housing.....	7,954	8,428	7,427	7,280	9,266
Shelter.....	4,120	4,499	3,721	3,479	5,312
Owned dwellings.....	2,771	2,657	2,743	2,348	3,696
Mortgage interest.....	1,178	703	1,085	1,145	2,024
Property taxes.....	806	1,056	915	534	762
Maintenance, repairs, insurance, other expenses.....	788	898	744	669	910
Rented dwellings.....	754	1,063	509	616	945
Other lodging.....	595	779	468	515	671
Utilities, fuels, and public services.....	1,978	2,138	1,934	2,047	1,706
Natural gas.....	292	318	443	160	249
Electricity.....	790	720	730	991	634
Fuel oil and other fuels.....	140	350	78	89	35
Telephone.....	555	582	507	571	562
Water and other public services.....	201	168	176	236	227
Household operations.....	337	336	234	359	457
Personal services.....	47	3/38	3/29	47	3/87
Other household expenses.....	290	298	205	312	370
Housekeeping supplies.....	398	389	398	385	434
Laundry and cleaning supplies.....	109	106	106	112	111
Other household products.....	163	164	157	159	176
Postage and stationery.....	127	120	135	115	146
Household furnishings and equipment.....	1,121	1,065	1,139	1,009	1,356
Household textiles.....	119	115	110	107	160
Furniture.....	291	291	303	237	366
Floor coverings.....	104	102	117	77	130
Major appliances.....	186	187	145	213	203
Small appliances, miscellaneous housewares	64	76	70	54	54

Miscellaneous household equipment.....	357	295	395	320	444
Apparel and services.....	1,466	1,758	1,510	1,191	1,488
Men and boys.....	406	407	454	345	432
Men, 16 and over.....	363	373	415	288	397
Boys, 2 to 15.....	43	34	39	57	36
Women and girls.....	613	866	640	432	553
Women, 16 and over.....	576	835	603	397	508
Girls, 2 to 15.....	36	31	37	35	45
Children under 2.....	41	48	44	29	46
Footwear.....	181	191	196	165	175
Other apparel products and services.....	225	246	176	220	281
Transportation.....	4,969	5,159	4,780	4,529	5,751
Vehicle purchases (net outlay).....	2,013	1,999	2,009	1,772	2,449
Cars and trucks, new.....	1,191	1,311	1,058	1,147	1,305
Cars and trucks, used.....	809	669	941	614	1,132
Other vehicles.....	13	3/19	3/10	3/11	3/12
Gasoline and motor oil.....	1,026	934	1,011	1,124	1,005
Other vehicle expenses.....	1,601	1,759	1,516	1,412	1,842
Vehicle finance charges.....	236	272	241	212	220
Maintenance and repairs.....	590	548	539	549	792
Vehicle insurance.....	606	756	545	528	627
Vehicle rental, licenses, other charges...	170	183	191	122	203
Public transportation.....	329	467	245	221	455
Health care.....	1,663	1,536	1,578	1,713	1,883
Health insurance.....	609	494	553	681	729
Medical services.....	637	698	583	547	789
Drugs.....	333	237	341	428	288
Medical supplies.....	85	107	101	58	77
Entertainment.....	1,251	1,280	1,038	1,149	1,711
Fees and admissions.....	370	366	336	321	513
Television, radios, sound equipment.....	358	362	338	337	420
Pets, toys, and playground equipment.....	218	250	178	194	277
Other entertainment supplies, equipment, and services.....	305	302	187	298	501
Personal care products and services.....	367	367	334	362	425
Reading.....	169	195	182	136	169
Education.....	245	375	250	175	176
Tobacco products and smoking supplies.....	295	284	306	298	287
Miscellaneous.....	631	528	693	600	731
Cash contributions.....	1,074	944	1,083	964	1,425
Personal insurance and pensions.....	2,640	2,691	2,688	2,230	3,197
Life and other personal insurance.....	405	404	379	436	392
Pensions and Social Security.....	2,235	2,287	2,309	1,794	2,805

Sources of income and personal taxes: 1/

Money income before taxes.....	32,327	34,457	31,044	30,176	35,130
Wages and salaries.....	22,540	25,298	21,631	20,623	23,639
Self-employment income.....	2,464	2,453	2,885	1,126	4,038
Social Security, private and government retirement.....	4,779	4,519	4,426	5,768	4,005
Interest, dividends, rental income, other property income.....	1,816	1,484	1,546	1,941	2,420
Unemployment and workers' compensation, veterans' benefits.....	295	312	251	264	390
Public assistance, supplemental security income, food stamps.....	250	166	196	274	398
Regular contributions for support.....	88	3/132	3/41	128	3/39
Other income.....	94	93	68	52	201
Personal taxes.....	3,144	3,253	3,301	2,730	3,456
Federal income taxes.....	2,503	2,561	2,548	2,339	2,634
State and local income taxes.....	556	667	616	329	701
Other taxes.....	86	25	138	61	122
Income after taxes.....	29,182	31,204	27,743	27,446	31,674
Addenda:					
Net change in total assets and liabilities....	2,571	267	2,669	436	9,237
Net change in total assets.....	4,080	945	3,647	1,104	14,133
Net change in total liabilities.....	1,508	678	978	668	4,896
Other financial information:					
Other money receipts.....	434	212	471	618	370
Mortgage principal paid on owned property...	-515	-409	-463	-538	-697
Estimated market value of owned home.....	82,334	109,744	57,817	67,455	107,917
Estimated monthly rental value of owned home	465	564	381	389	591
Gifts of goods and services, total.....	1,105	1,242	1,046	1,066	1,078
Clothing, males 2 and over.....	135	119	222	80	111
Clothing, females 2 and over.....	101	122	88	92	109
Clothing, children under 2.....	34	40	34	24	40
Jewelry and watches.....	23	24	16	35	15
Small appliances and miscellaneous housewares.....	19	21	24	17	15
Household textiles.....	16	3/10	3/7	3/14	3/41
All other gifts.....	778	905	656	805	747

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

2/ Value less than 0.5.

3/ Data are likely to have large sampling errors.