

Table 3840. Consumer units with reference person age 55 to 64 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-90

Item	Total 55-64	Northeast	Midwest	South	West
Number of consumer units (in thousands).....	12,083	2,762	3,284	3,883	2,154
Consumer unit characteristics:					
Income before taxes 1/.....	\$35,041	\$38,250	\$33,709	\$32,644	\$37,092
Income after taxes 1/.....	31,458	34,508	30,412	29,332	32,836
Average number of persons in consumer unit....	2.3	2.3	2.3	2.4	2.2
Age of reference person.....	59.6	59.7	59.5	59.8	59.6
Average number in consumer unit:					
Earners.....	1.4	1.5	1.5	1.4	1.4
Vehicles.....	2.3	1.9	2.4	2.3	2.6
Children under 18.....	.2	.1	.2	.2	.2
Persons 65 and over.....	.1	.1	.1	.1	.1
Percent distribution:					
Sex of reference person:					
Male.....	70	65	75	69	68
Female.....	30	35	25	31	32
Housing tenure:					
Percent homeowner.....	81	76	84	84	76
Homeowner with mortgage.....	39	35	38	39	48
Homeowner without mortgage.....	41	41	46	45	29
Renter.....	19	24	16	16	24
Race of reference person:					
Black.....	11	8	11	16	4
White and other.....	89	92	89	84	96
Education of reference person:					
Elementary (1-8).....	15	12	14	21	10
High school (9-12).....	49	55	55	43	43
College.....	35	32	30	36	46
Never attended and other.....	(2)	1	(2)	(2)	(2)
At least one vehicle owned.....	91	86	92	92	92
Average annual expenditures.....	\$28,932	\$30,484	\$27,146	\$27,112	\$32,988
Food.....	4,427	5,132	4,238	3,960	4,688
Food at home.....	2,606	2,936	2,405	2,403	2,865
Cereals and bakery products.....	381	454	361	331	411
Cereals and cereal products.....	128	141	120	114	150
Bakery products.....	253	313	242	217	261

Meats, poultry, fish, and eggs.....	728	902	630	676	748
Beef.....	228	278	192	209	253
Pork.....	148	143	159	150	131
Other meats.....	107	136	105	92	104
Poultry.....	118	168	84	109	123
Fish and seafood.....	92	138	62	78	101
Eggs.....	35	39	28	38	36
Dairy products.....	303	323	300	268	346
Fresh milk and cream.....	137	142	136	128	146
Other dairy products.....	166	181	164	140	199
Fruits and vegetables.....	451	520	392	423	504
Fresh fruits.....	151	172	129	146	165
Fresh vegetables.....	142	172	116	129	165
Processed fruits.....	89	107	83	76	100
Processed vegetables.....	70	69	65	72	75
Other food at home.....	743	736	722	704	856
Sugar and other sweets.....	95	100	87	94	100
Fats and oils.....	70	68	63	72	78
Miscellaneous foods.....	302	261	301	295	366
Nonalcoholic beverages.....	228	247	232	200	252
Food prepared by consumer unit on out-of-town trips.....	48	59	39	42	60
Food away from home.....	1,822	2,196	1,833	1,558	1,823
Alcoholic beverages.....	263	284	287	188	344
Housing.....	8,386	9,054	7,641	7,868	9,607
Shelter.....	4,355	4,904	3,872	3,699	5,571
Owned dwellings.....	2,895	2,871	2,739	2,553	3,780
Mortgage interest.....	1,226	859	996	1,153	2,178
Property taxes.....	856	1,146	998	603	724
Maintenance, repairs, insurance, other expenses.....	813	865	745	797	879
Rented dwellings.....	806	1,165	568	549	1,172
Other lodging.....	654	869	566	596	619
Utilities, fuels, and public services.....	2,092	2,174	2,030	2,253	1,791
Natural gas.....	301	333	463	173	248
Electricity.....	860	750	763	1,107	703
Fuel oil and other fuels.....	132	325	82	89	41
Telephone.....	579	583	537	619	565
Water and other public services.....	220	183	185	266	235
Household operations.....	367	256	274	491	427
Personal services.....	55	3/30	52	66	69
Other household expenses.....	312	225	221	424	358
Housekeeping supplies.....	451	475	461	411	481
Laundry and cleaning supplies.....	116	118	122	108	123
Other household products.....	195	210	182	189	205
Postage and stationery.....	140	148	157	114	153
Household furnishings and equipment.....	1,122	1,245	1,004	1,015	1,337
Household textiles.....	127	108	129	133	140
Furniture.....	310	419	248	291	297
Floor coverings.....	97	100	86	65	165
Major appliances.....	177	238	120	170	197
Small appliances, miscellaneous housewares	67	60	77	57	78

Miscellaneous household equipment.....	345	320	343	300	461
Apparel and services.....	1,568	1,877	1,385	1,489	1,596
Men and boys.....	373	387	290	385	456
Men, 16 and over.....	337	364	262	339	410
Boys, 2 to 15.....	36	23	28	45	46
Women and girls.....	713	925	653	669	616
Women, 16 and over.....	679	892	625	632	580
Girls, 2 to 15.....	33	32	28	37	36
Children under 2.....	46	47	49	34	62
Footwear.....	201	260	187	192	161
Other apparel products and services.....	236	258	206	209	301
Transportation.....	5,324	5,167	4,910	5,375	6,054
Vehicle purchases (net outlay).....	2,150	2,050	1,931	2,134	2,641
Cars and trucks, new.....	1,224	1,276	841	1,274	1,650
Cars and trucks, used.....	907	754	1,082	827	981
Other vehicles.....	3/19	3/19	3/8	3/33	3/9
Gasoline and motor oil.....	1,109	932	1,129	1,233	1,082
Other vehicle expenses.....	1,694	1,701	1,595	1,682	1,845
Vehicle finance charges.....	250	229	275	254	229
Maintenance and repairs.....	625	518	571	690	719
Vehicle insurance.....	647	761	558	620	688
Vehicle rental, licenses, other charges...	171	193	192	118	210
Public transportation.....	371	484	255	326	485
Health care.....	1,803	1,544	1,689	1,995	1,960
Health insurance.....	686	611	635	734	770
Medical services.....	683	576	609	756	802
Drugs.....	336	233	338	421	310
Medical supplies.....	98	124	107	83	79
Entertainment.....	1,439	1,366	1,203	1,109	2,489
Fees and admissions.....	383	368	353	361	488
Television, radios, sound equipment.....	378	386	386	338	428
Pets, toys, and playground equipment.....	241	265	200	230	294
Other entertainment supplies, equipment, and services.....	436	346	264	180	1,279
Personal care products and services.....	409	391	378	421	452
Reading.....	168	192	183	144	160
Education.....	316	577	276	202	250
Tobacco products and smoking supplies.....	325	341	342	340	251
Miscellaneous.....	661	568	671	672	751
Cash contributions.....	1,025	1,039	1,117	862	1,162
Personal insurance and pensions.....	2,816	2,952	2,825	2,487	3,223
Life and other personal insurance.....	430	394	442	458	405
Pensions and Social Security.....	2,387	2,558	2,383	2,029	2,818

Sources of income and personal taxes: 1/

Money income before taxes.....	35,041	38,250	33,709	32,644	37,092
Wages and salaries.....	23,952	27,291	23,155	21,613	24,976
Self-employment income.....	3,194	3,667	3,912	1,727	4,008
Social Security, private and government retirement.....	5,198	5,068	4,477	6,331	4,529
Interest, dividends, rental income, other property income.....	1,870	1,327	1,522	2,223	2,442
Unemployment and workers' compensation, veterans' benefits.....	275	451	231	207	242
Public assistance, supplemental security income, food stamps.....	331	253	300	292	533
Regular contributions for support.....	123	3/77	3/32	219	152
Other income.....	97	116	80	31	211
Personal taxes.....	3,583	3,742	3,297	3,311	4,256
Federal income taxes.....	2,847	2,955	2,502	2,771	3,346
State and local income taxes.....	633	725	660	442	801
Other taxes.....	102	62	134	98	109
Income after taxes.....	31,458	34,508	30,412	29,332	32,836
Addenda:					
Net change in total assets and liabilities....	-460	-310	-2,885	-376	2,891
Net change in total assets.....	1,374	444	914	163	5,453
Net change in total liabilities.....	1,835	754	3,798	539	2,562
Other financial information:					
Other money receipts.....	323	211	269	505	223
Mortgage principal paid on owned property...	-568	-552	-543	-530	-693
Estimated market value of owned home.....	87,484	113,192	62,751	73,702	117,063
Estimated monthly rental value of owned home	498	586	422	422	638
Gifts of goods and services, total.....	1,104	1,541	888	974	1,110
Clothing, males 2 and over.....	98	111	89	82	124
Clothing, females 2 and over.....	98	104	94	84	125
Clothing, children under 2.....	34	41	35	26	37
Jewelry and watches.....	28	18	30	33	30
Small appliances and miscellaneous housewares.....	25	17	28	21	36
Household textiles.....	13	3/14	3/6	3/11	3/28
All other gifts.....	808	1,235	607	717	731

- 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.